# Oracle Banking Digital Experience

**Retail Customer Services User Manual**
**Release 15.1.0.0.0**

**Part No. E66313-01**

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ORACLE®

Retail Customer Services User Manual

October 2015

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

## 1.3 Access to OFSS Support

https://support.us.oracle.com

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Transaction Host Integration Matrix* provides information on host integration requirements for the transactions covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

  The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

# 2. Transaction Host Integration Matrix

**Legends**

| | |
|---|---|
| **NH** | No Host Interface Required. |
| ★ | Host Interface to be developed separately. |
| ✓ | Pre integrated Host interface available. |
| ✕ | Pre integrated Host interface not available. |
| **SR** | Service Requests |

| Transaction Name | FLEXCUBE UBS | Third Party Host System |
|---|---|---|
| Login(First time login) | NH | NH |
| Logout | NH | NH |
| Ad-hoc Account Statement Request | ✕ | ★ |
| Stop Or Unblock Cheque Request | ✓ | ★ |
| Cheque Book Request | ✓ | ★ |
| Cheque Status Inquiry | ✓ | ★ |
| Debit Card Details | ✕ | ★ |
| Register reports | NH | NH |
| Alerts- User Alerts | ✕ | ★ |
| Alerts-Account Alerts | ✕ | ★ |
| Alerts- Customer Alerts | ✕ | ★ |
| E Statements Subscription/ | ✕ | ★ |
| E Statements Un-subscription | ✕ | ★ |
| Preferences | NH | NH |
| Session Summary | NH | NH |
| ATM/Branch Locator | NH | NH |
| Mailbox | NH | NH |

| Transaction Name | FLEXCUBE UBS | Third Party Host System |
|---|---|---|
| Electronic Form initiate | NH | NH |
| Exchange Rate Inquiry | ✓ | ★ |
| Reissue Transaction Password | NH | NH |
| Account Closure | NH | NH |
| Activate Debit Card | NH | NH |
| Apply for ATM / Debit Card | NH | NH |
| Debit Card Hot listing | NH | NH |
| Reset ATM / Debit Card Pin | NH | NH |
| Open Additional Account | ✓ | ★ |
| Force Change Password | NH | NH |
| Lock Transaction Password | NH | NH |
| Manage Profile | NH | NH |
| Forgot Password | NH | NH |
| Reset Security Questions | NH | NH |

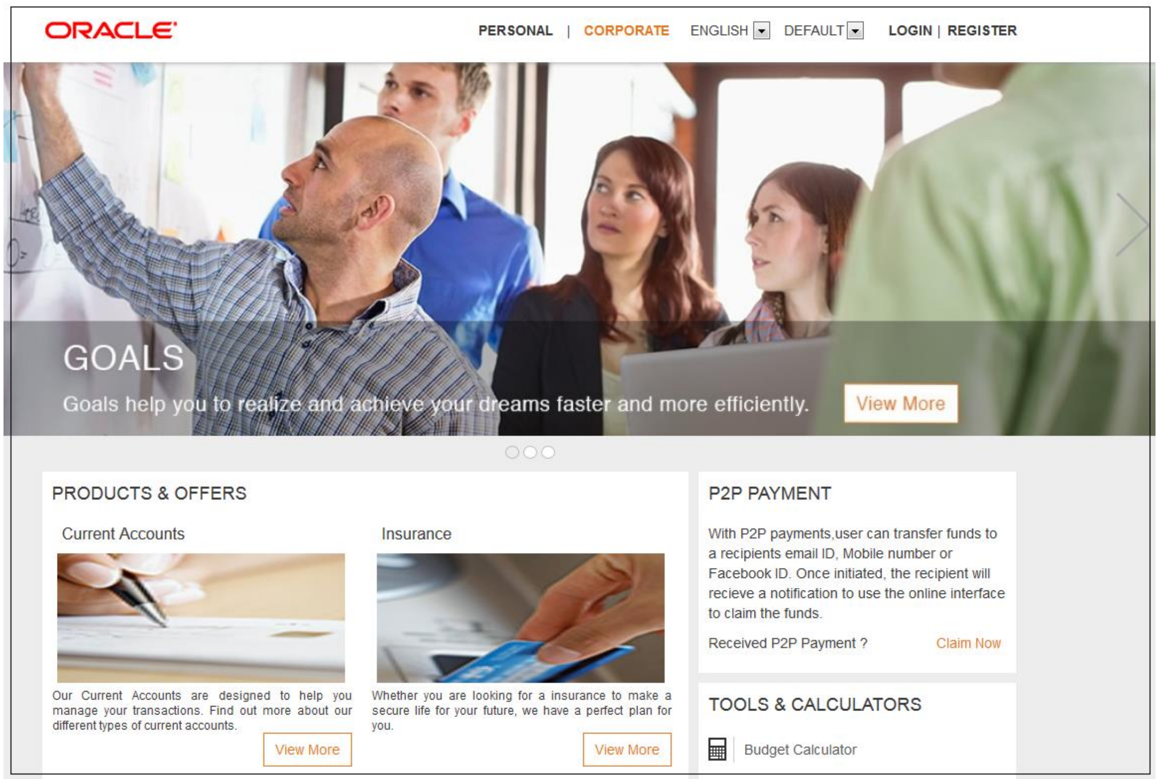
# 3. Log In

This option allows the user to log in to the OBDX application. By default, the security keyboard option is checked. This enables the user to access the interface through a virtual keyboard appearing on the screen by either clicking or hovering on the keys. Alternatively, the user can clear the security keyboard option and can use the keyboard.

**To log in to OBDX**

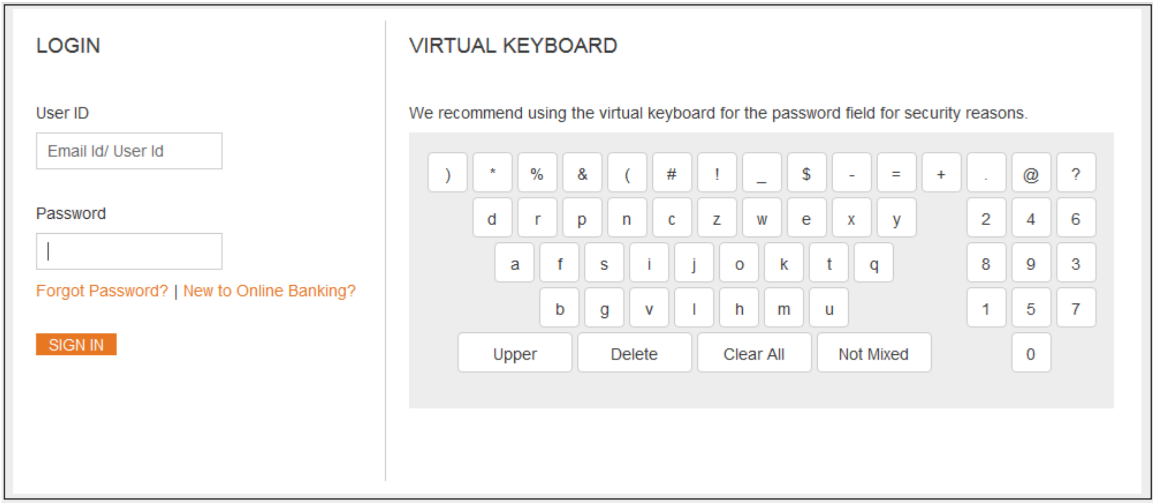
1. In the address bar of the browser, enter the appropriate application URL.
2. Click the **Personal** tab.
   The main page of the application for retail users appears

**Oracle Banking Digital Experience**




3. Click **Login**.
   The **Oracle Banking Digital Experience** application login screen appears.

### Login




### Field Description

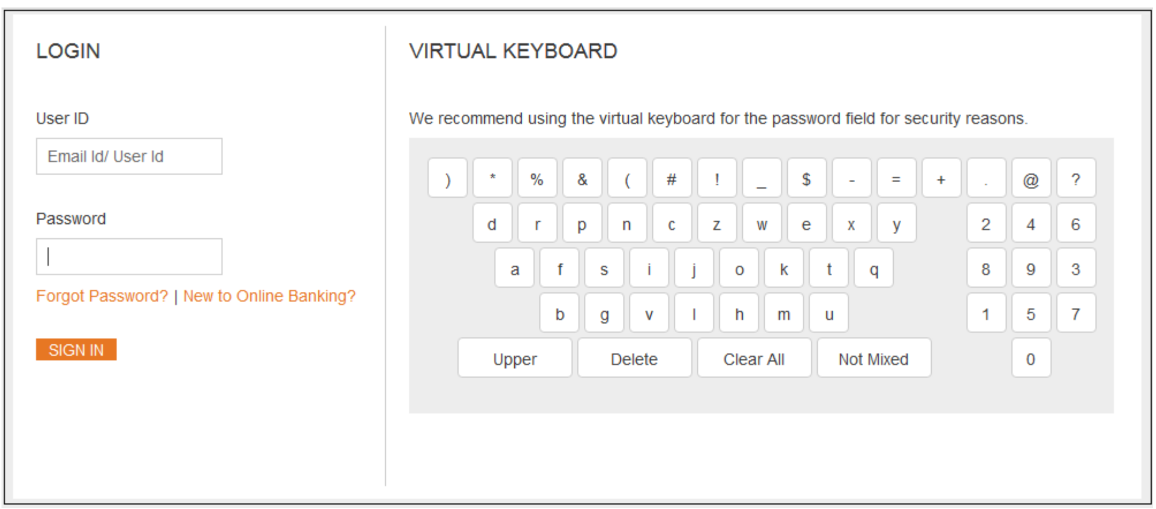
| Field Name | Description |
|---|---|
| **User ID** | [Mandatory, Alphanumeric, 20]<br>Indicates the user ID. |
| **Password** | [Mandatory, Alphanumeric, 20]<br>Indicates the password. |
| **Choose Theme** | [Optional, Drop-Down]<br>Indicates the theme for the application.<br>The options are:<br>• Default<br>• Contemporary<br>• Simple<br>• Classic<br>• Metro<br>By default the theme will be set as per the set preferences. |
| **Language** | [Optional, Drop-Down]<br>Indicates the language for the application.<br>**Note:** Refer section **Multilingual Data Input**, for detailed note about the impact of language selection. |

| Field Name | Description |
|---|---|
| **Click here to enter by hovering** | [Optional, Check Box]<br>Indicates whether password input using hovering is enabled. |

**Virtual Keyboard Functions:**

4. Click **Upper** to arrange the keyboard using upper case characters. The caption of the button will change to *Lower*.
   Click **Lower** to arrange the key board using lower case characters.
5. Click **Delete** to delete previously entered characters.
6. Click **Clear All** to clear the password field.
7. Click **Not Mixed** to arrange the keyboard as per standard keyboard layout.
   The caption of the button changes to *Mixed*.
   Click **Mixed** to change the keyboard layout after every character click.

**Oracle Banking Digital Experience**




8. In the **Use ID** field, enter the user Id.
9. In the **Password** field, enter the password.
   and.
10. Click **Sign In** to log in to the application.
    The **View Initiated Transactions** home page screen appears.

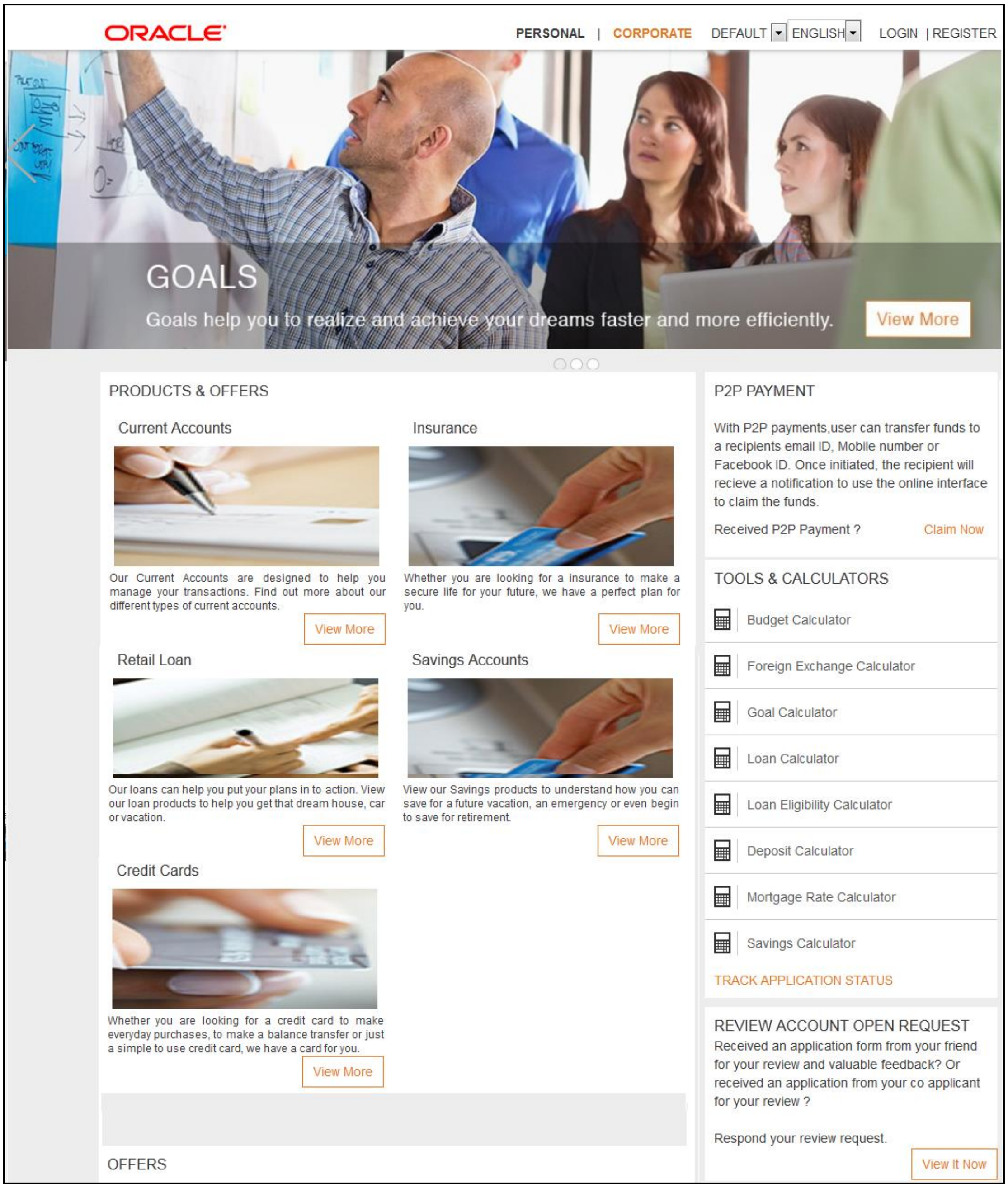
# 4. Log In –(IAM)

This option allows the user to log in to the OBDX application.

**To log in to OBDX**

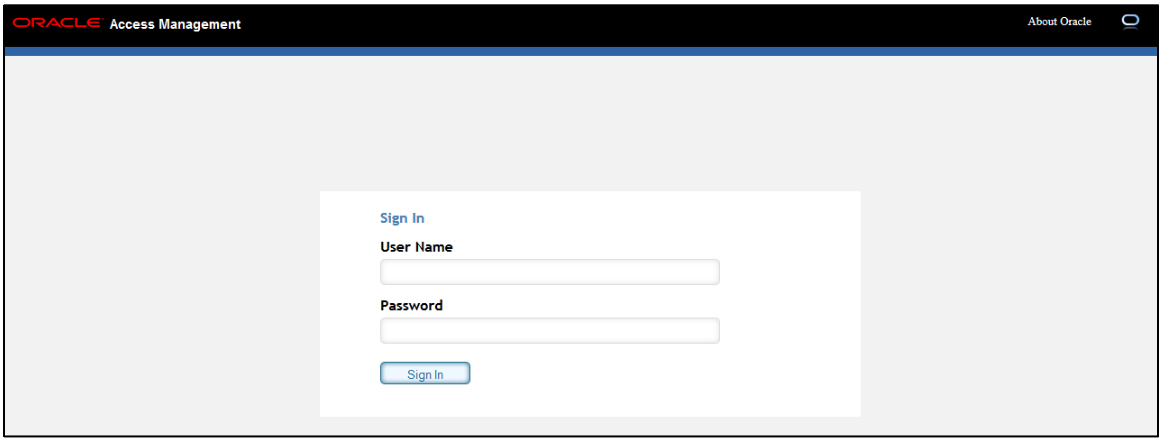
1. In the address bar of the browser, enter the appropriate application URL.
   The **Oracle Banking Digital Experience** application home page appears.

**Oracle Banking Digital Experience**



2. Click **Login**.
   The **Oracle Banking Digital Experience– IAM** application login screen appears.
3. Click **Login**.
   The **Login** screen appears.

**Sign In**




**Field Description**

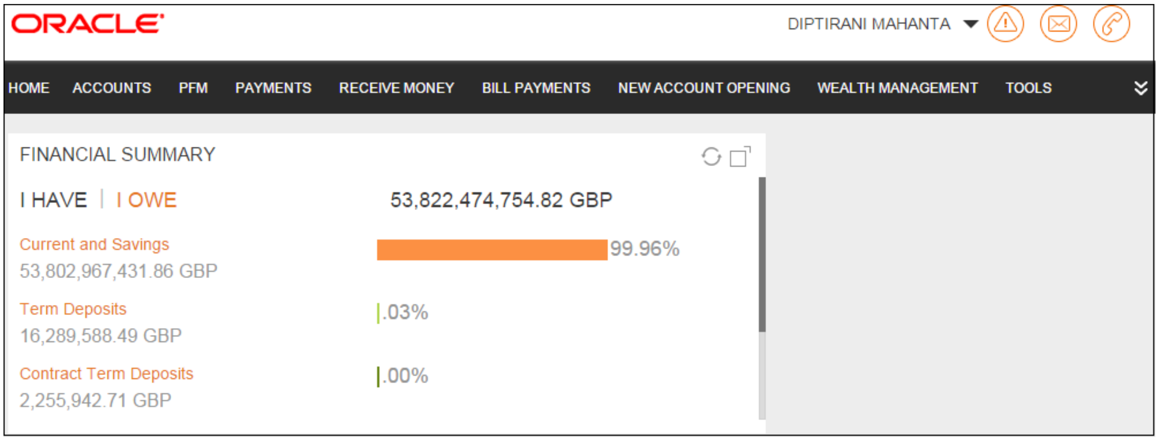
| Field Name | Description |
|---|---|
| **User Name** | [Mandatory, Alphanumeric, 20]<br>Indicates the user ID. |
| **Password** | [Mandatory, Alphanumeric, 20]<br>Indicates the password. |

4. In the **Use Name** field, enter the user Id.
5. In the **Password** field, enter the password.
   and.
6. Click **Sign In** to log in to the application.
   The home page of the application appears.

## 4.1 Multi Entity Access

If the user has been given access to multiple entities by bank administrator, then after login, it will show below screen.

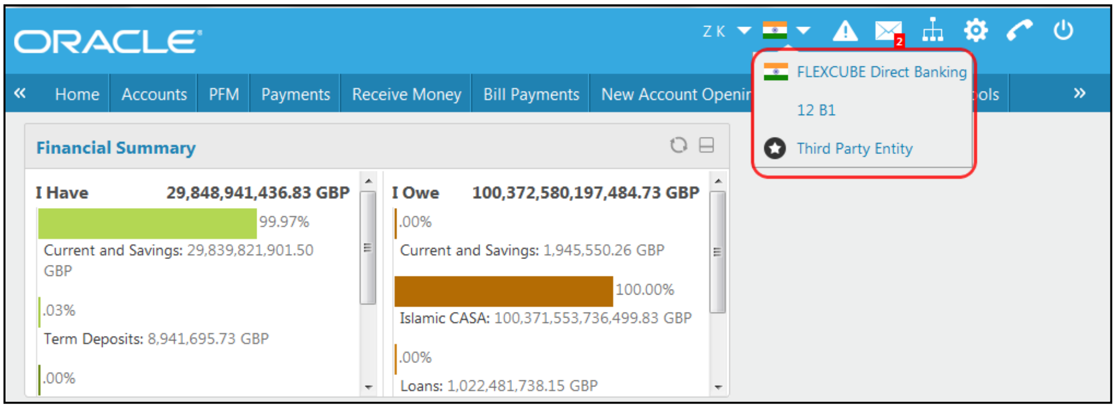
**Dashboard (Multi Entity Login)**




1. As outlined in above screen, current entity in which user has logged in is displayed.
2. The user can select any other entity from the drop-down, to which he wish to switch.

**Note**: If user is not provided access to multiple entities, then above message and the entity dropdown is not displayed, as user don't have access to multiple entities. He can access accounts/transactions with respect to entity only to which he has currently logged in.

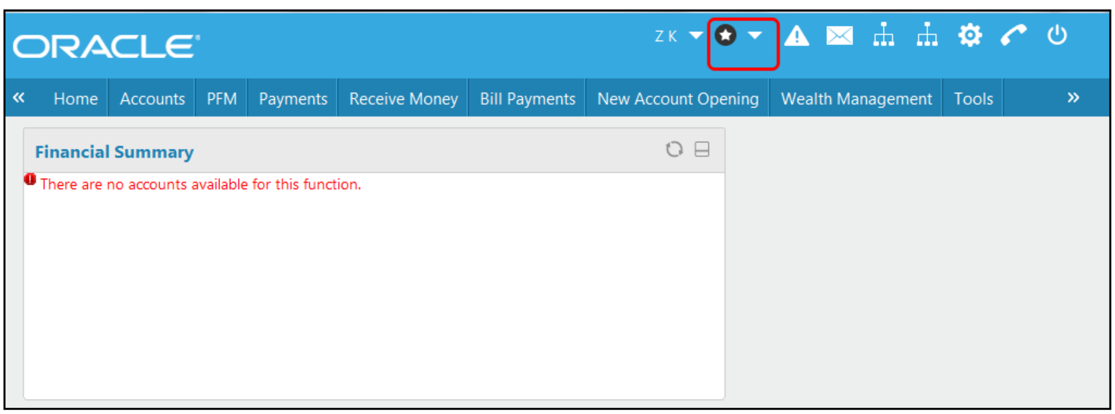
**Dashboard (Multi Entity Login)**




3. Select any entity from the dropdown to be switched to, as highlighted in above screen.
4. Below screen is displayed when other entity (Entity2) is selected from the dropdown. The system switches to that entity, displaying accounts/transactions with respect to that entity to which user has switched.

**Note**: The business user will be able to access transactions/accounts of other mapped entities. These transactions will depend on the entity specific customer ids as well as entity specific roles mapped to the user.

**Dashboard (Multi Entity Login)**




As outlined, screen displays the message about the entity to which user has switched.

## 4.2 Multilingual Data Input

**Note:** The application's language will be as per the language selected at the *Login* screen.

If the language selected is *Arabic*, then the application language i.e. screens headings, labels etc will be in *Arabic*. The language of input data fields (where user has to enter any data), will depend on pre-maintained configuration.

Suppose, for *Arabic* language, the language options for input data field are maintained as *Arabic* & *English*, then if the user has selected language preference as *Arabic* while login, then he can enter data in input data fields, in *Arabic* or *English*.

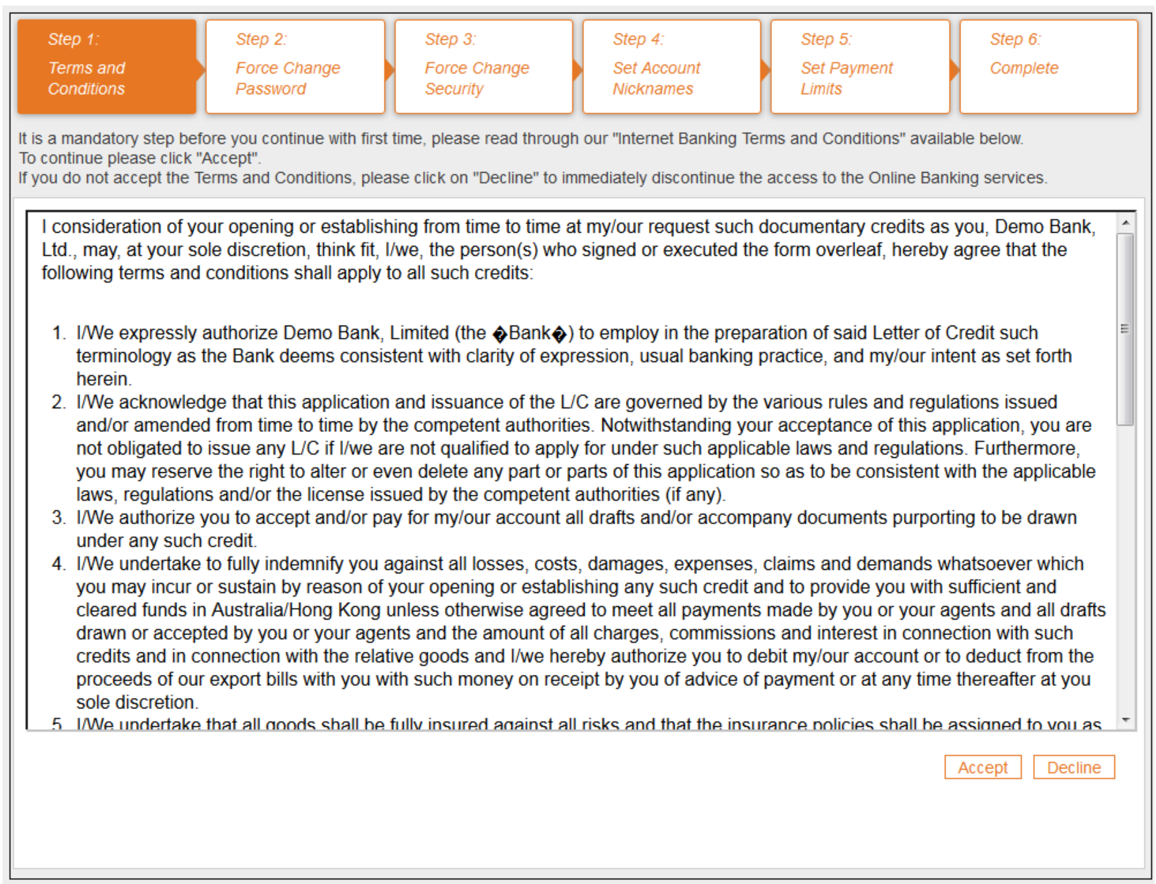
# 5. First Time Login

For the first time login the user needs to change the password, change account nick names, and modify the limits. Once the process is completed user lands to the first screen or the Landing page.

### To log in to the Oracle Banking Digital Experience

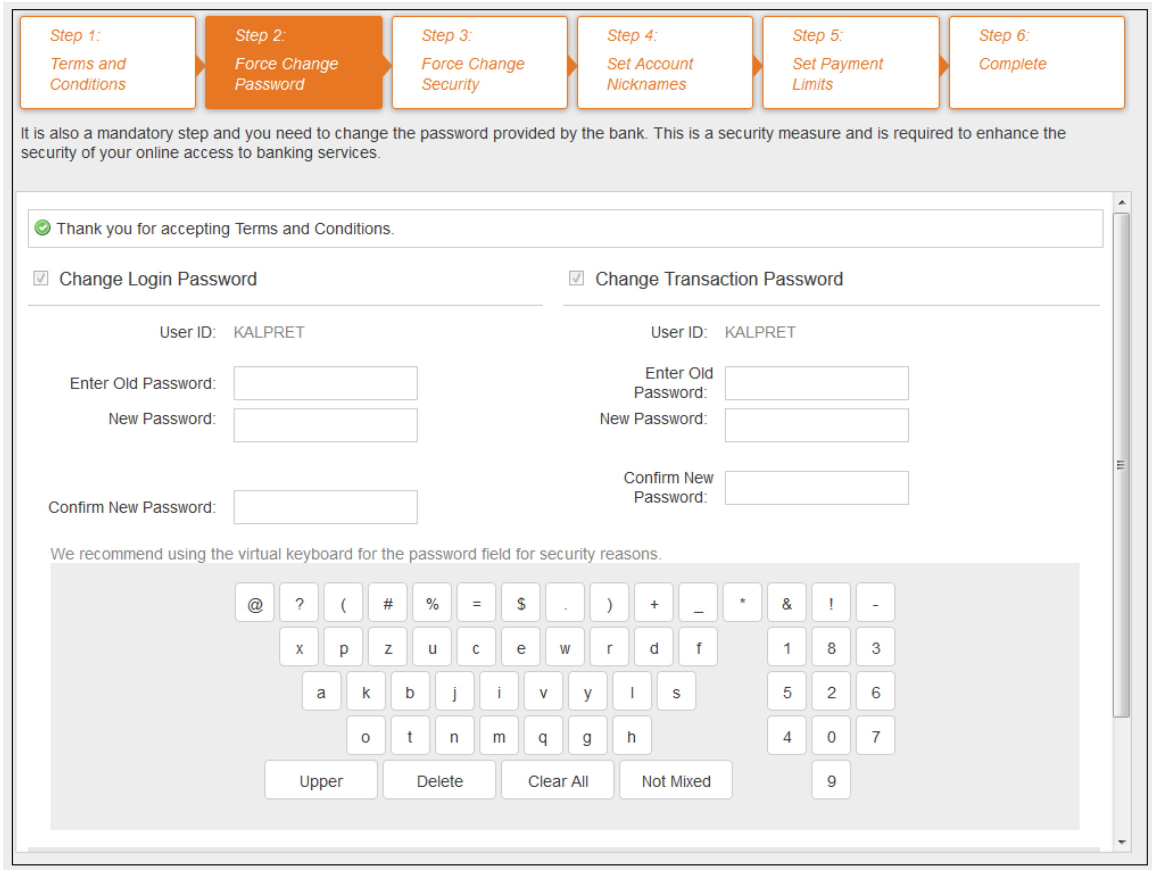
1. Logon to the Internet Banking application through new User ID and Password.
   The **First Time Login** screen appears.

### Step 1: Terms and Conditions




2. Read the **Terms and Conditions** and accept or decline the terms and conditions.
3. Click **Accept** to accept the terms and conditions.
   The **Force Change Password** screen appears.
   OR
   Click **Decline** to reject the terms and conditions.

### Step 2: Force Change Password




### Field Description

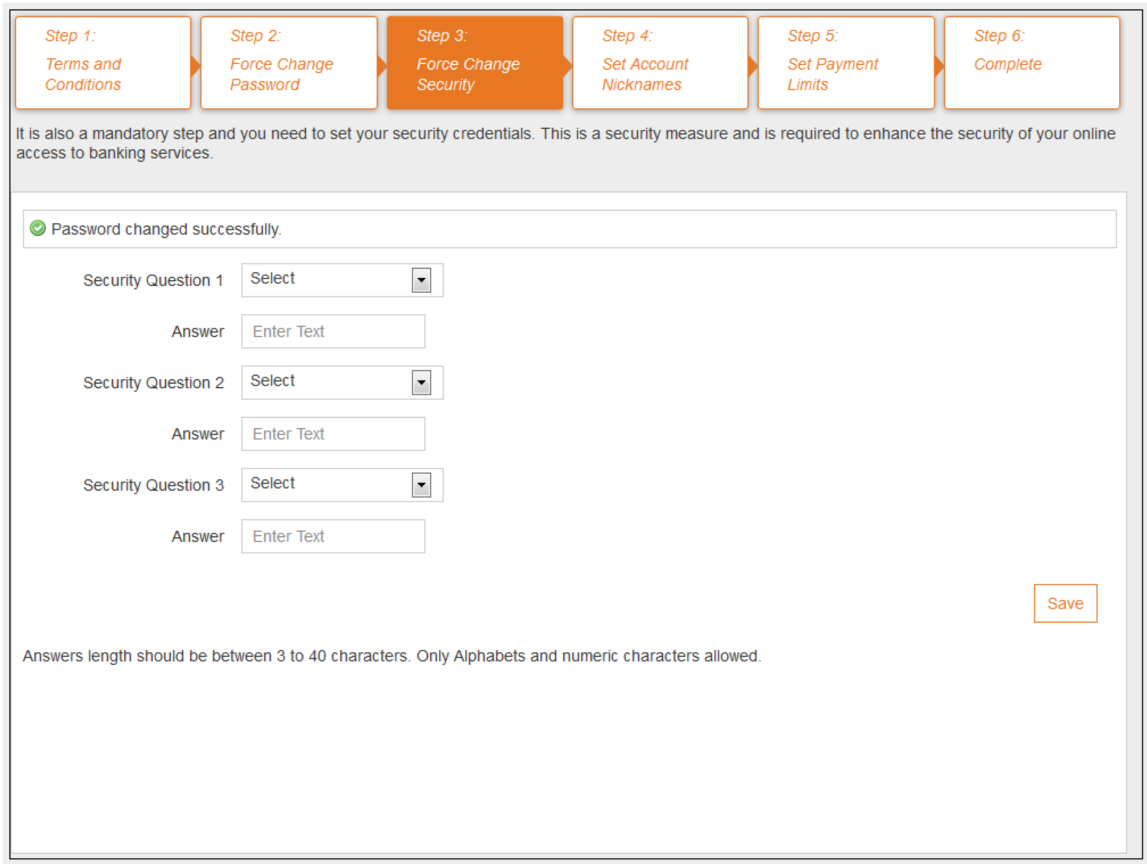
| Field Name | Description |
|---|---|
| **Change Login Password** | |
| **User ID** | [Display]<br>Displays the user ID. |
| **Existing Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the old password. |
| **New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password.<br>The password strength is displayed on entering the new password. |
| **Confirm New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates to confirm the new password. |

| Field Name | Description |
|---|---|
| **Change Transaction Password** | |
| **User ID** | [Display]<br>Displays the user ID. |
| **Existing Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the old password. |
| **New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password.<br>The password strength is displayed on entering the new password. |
| **Confirm New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password to confirm. |
| **Use Virtual Keyboard** | [Optional, Check Box]<br>Indicates whether the user is entering the password by using virtual keyboard. |
| **Click here to enter by hovering** | [Optional, Check Box]<br>Indicates whether the user is entering the password entered by moving the mouse over the security keyboard characters without clicking on any of the keys. |

4. In the **Enter Old Password** field, enter the old password.
5. In the **New Password** field, enter the new password.
6. In the **Confirm New Password** field, re-enter the new password to confirm.
7. Click **Change**.
   The **Force Change Security** screen appears.
   OR
   Click **Clear** to clear the data.

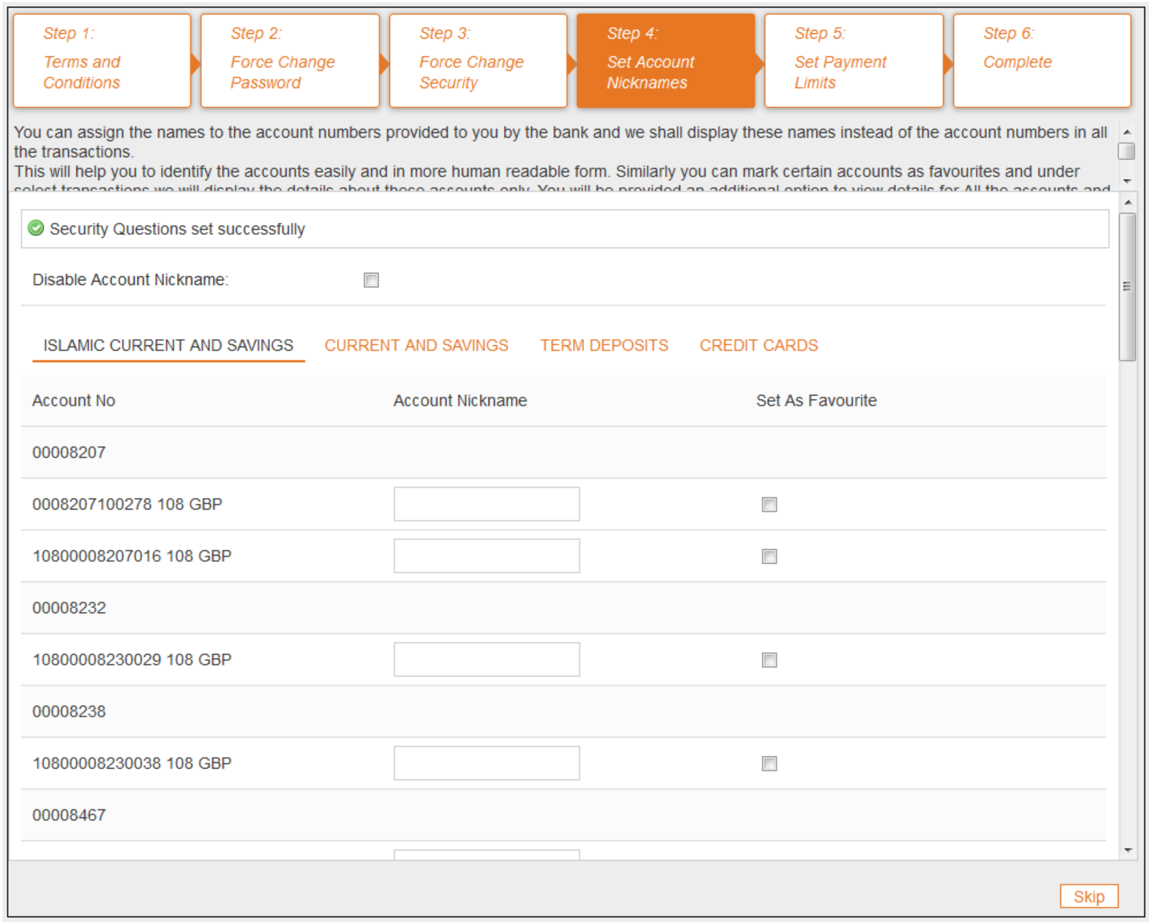
**Note:** If the system is integrated with IAM, only transaction password can be changed. Change of Login Password will not be available.

### Step 3: Force Change Security




8. From the **Security Question 1** list, select the appropriate option
9. In the **Answer** field, enter the answer to the security question 1.
10. From the **Security Question 2** list, select the appropriate option
11. In the **Answer** field, enter the answers to the security question 2.
12. From the **Security Question 3** list, select the appropriate option
13. In the **Answer** field, enter the answers to the security question 3.
14. Click **Save.**
    The **Set Account Nicknames** screen appears.

### Step 4: Set Account Nicknames




### Field Description

| Field Name | Description |
|---|---|
| **Account Type** | [Mandatory, Drop-Down]<br>Indicates the account type. |

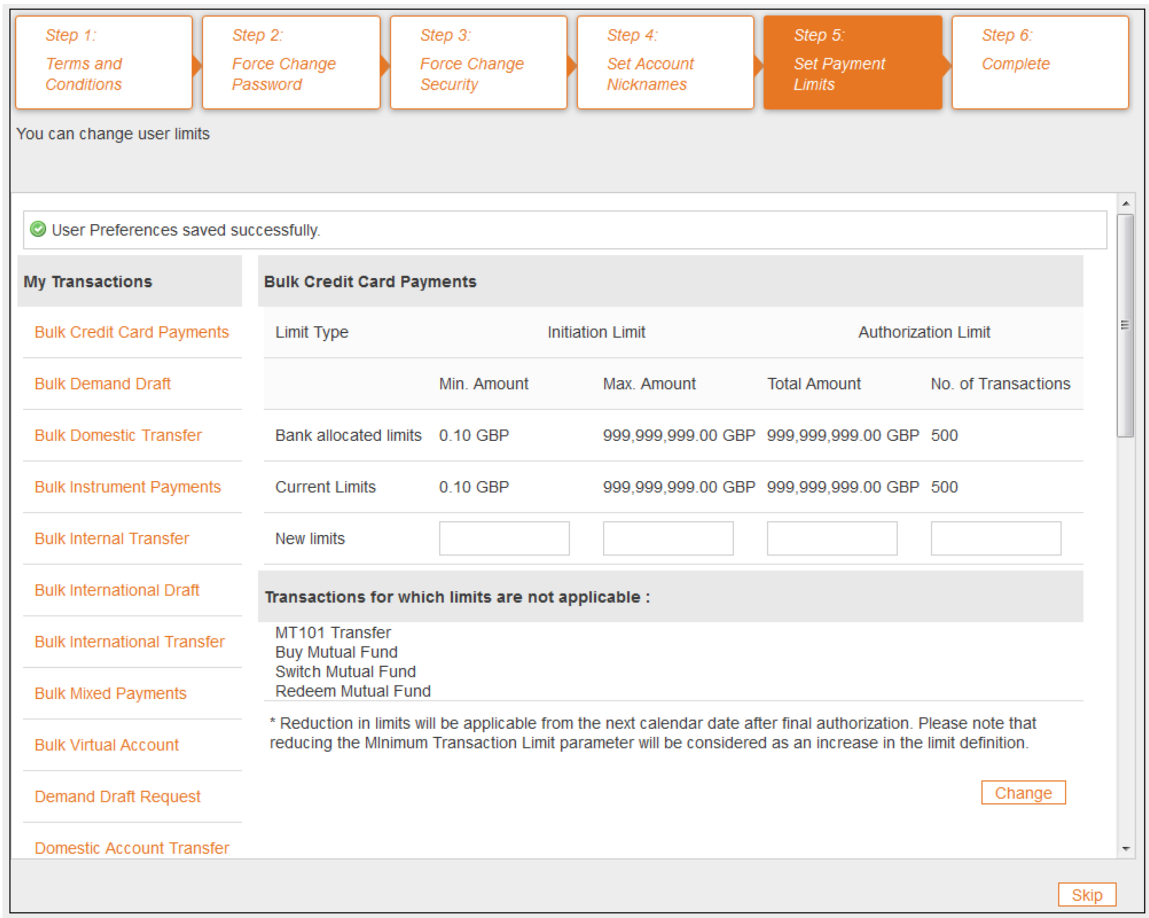
The following fields are displayed on selecting the **Account Type.**

| | |
|---|---|
| **Disable Account Nicknames** | [Optional, Check Box]<br>Indicates whether account nicknames facility is disabled. |
| **Account Number** | [Display]<br>Displays the account number. |
| **Account Nick Name** | [Optional, Alphanumeric, 20]<br>Indicates the account nick name. |
| **Set as Favourite** | [Optional, Check Box]<br>Indicates whether set as favourite facility is enabled. |

15. In the fields under the **Account Nicknames** column, enter the account nicknames.

16. Click **Save**.
The **Set Payment Limits** screen appears.

**Step 5: Set Payment Limits**



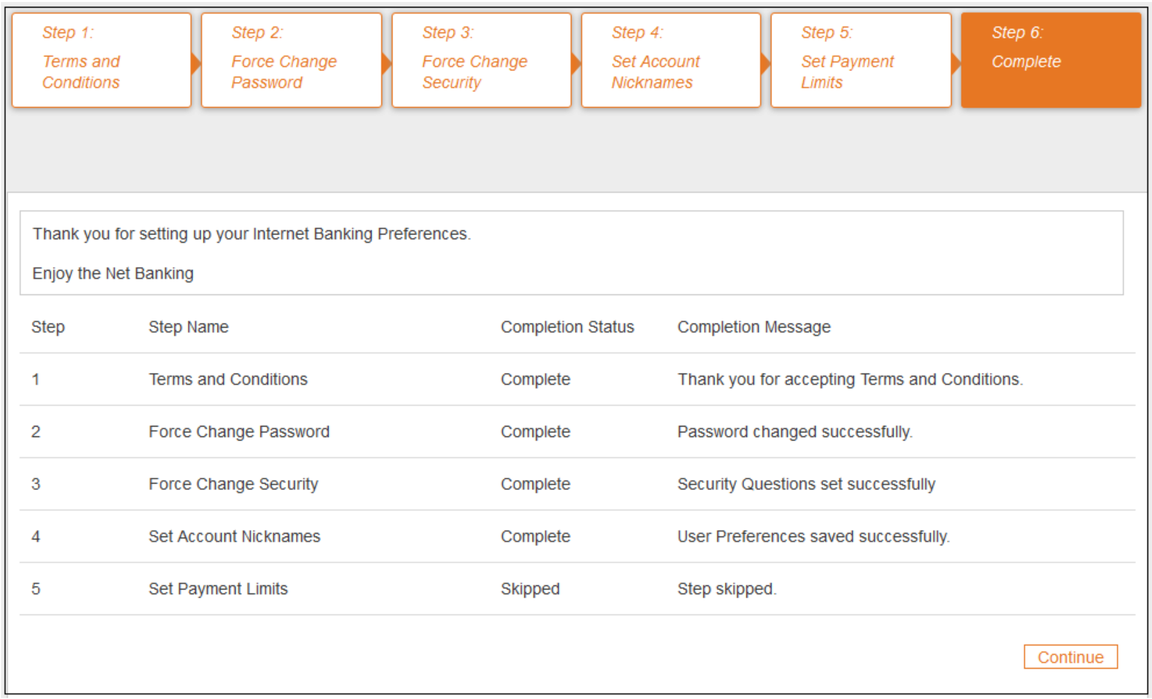

17. Select the transactions from the list of transactions available to you.

18. In the **New Limits** field, enter the new **Initiation Limit** and daily **Authorization Limit** in the box provided for limits modification.

    You can modify the limits for all the transactions available to you.

19. Click **Skip** to continue to the next screen.
OR
Click **Change** to change the limits.

**Step 6: Complete**




20. Click **Continue**.
The password change successfully screen appears.

**Message**

# 6. First Time Login – (IAM)

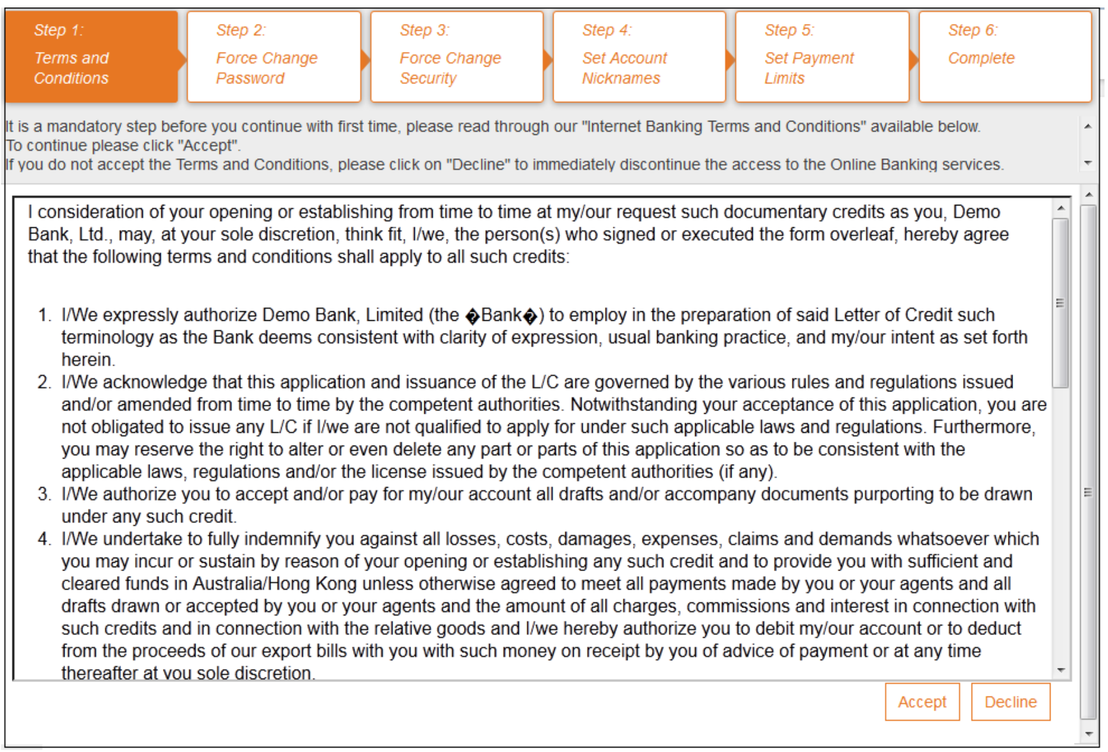
For the first time login the user needs to change the password, change account nick names, and modify the limits. Once the process is completed user lands to the first screen or the Landing page.

**Note 1:** If the system is integrated with IAM, only transaction password can be changed. Change of Login Password will not be available.

**To log in to the Oracle Banking Digital Experience**

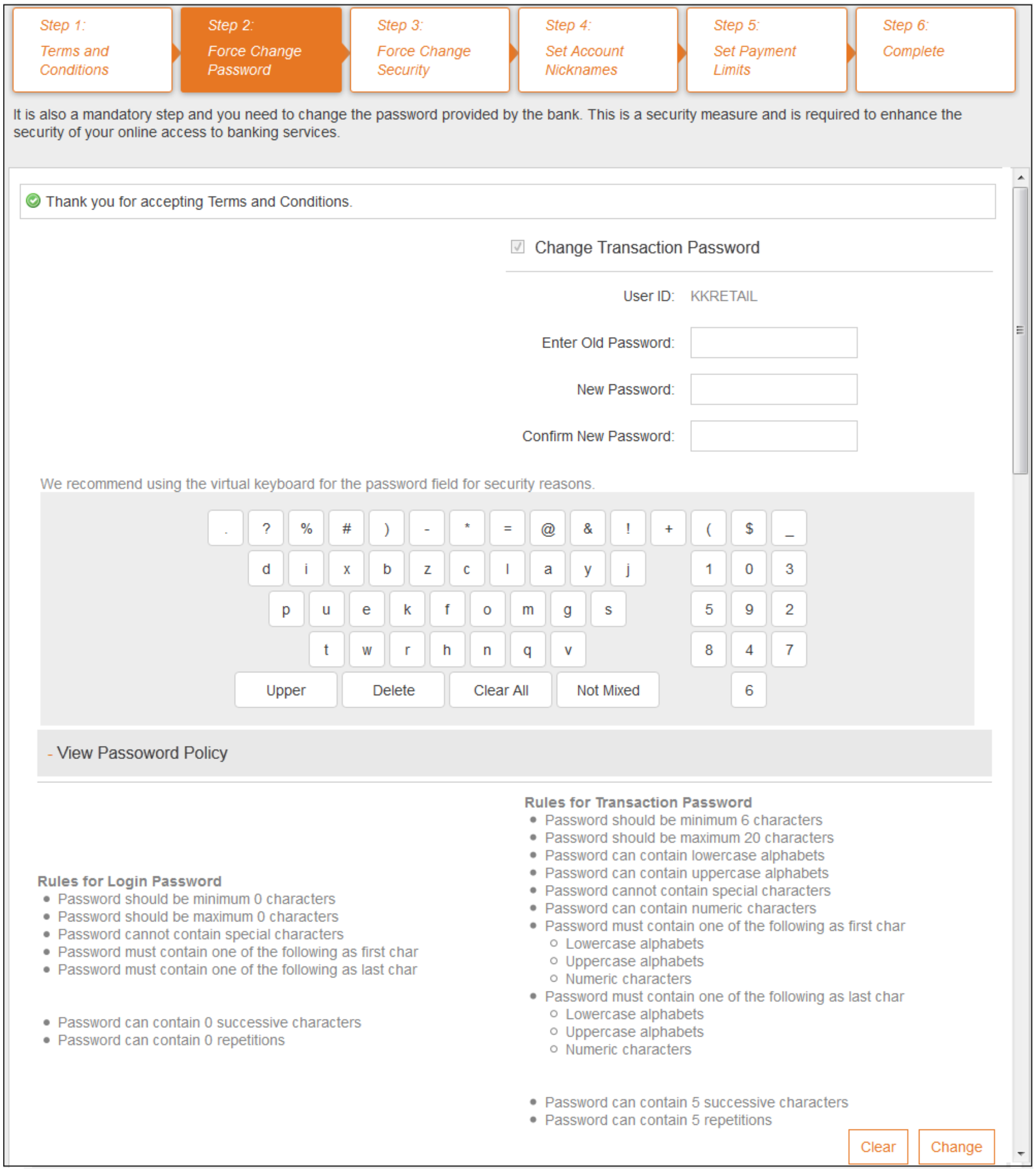
1. Logon to the Internet Banking application through new User ID and Password.
   The **First Time Login** screen appears.

**Step 1: Terms and Conditions**




2. Read the **Terms and Conditions** and accept or decline the terms and conditions.
3. Click **Accept** to accept the terms and conditions.
   The **Force Change Password** screen appears.
   OR
   Click **Decline** to reject the terms and conditions.

### Step 2: Force Change Password




### Field Description

| Field Name | Description |
|---|---|
| **Change Transaction Password** | |
| **User ID** | [Display]<br>Displays the user ID. |

| Field Name | Description |
|---|---|
| **Existing Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the old password. |
| **New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password.<br>The password strength is displayed on entering the new password. |
| **Confirm New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password to confirm. |
| **Use Virtual Keyboard** | [Optional, Check Box]<br>Indicates whether the user is entering the password by using virtual keyboard. |
| **Click here to enter by hovering** | [Optional, Check Box]<br>Indicates whether the user is entering the password entered by moving the mouse over the security keyboard characters without clicking on any of the keys. |

4. In the **Enter Old Password** field, enter the old password.
5. In the **New Password** field, enter the new password.
6. In the **Confirm New Password** field, re-enter the new password to confirm.
7. Click **Change**.
   The **Force Change Security** screen appears.
   OR
   Click **Clear** to clear the data.

**Note 1:** For further steps see *First Time Login.*

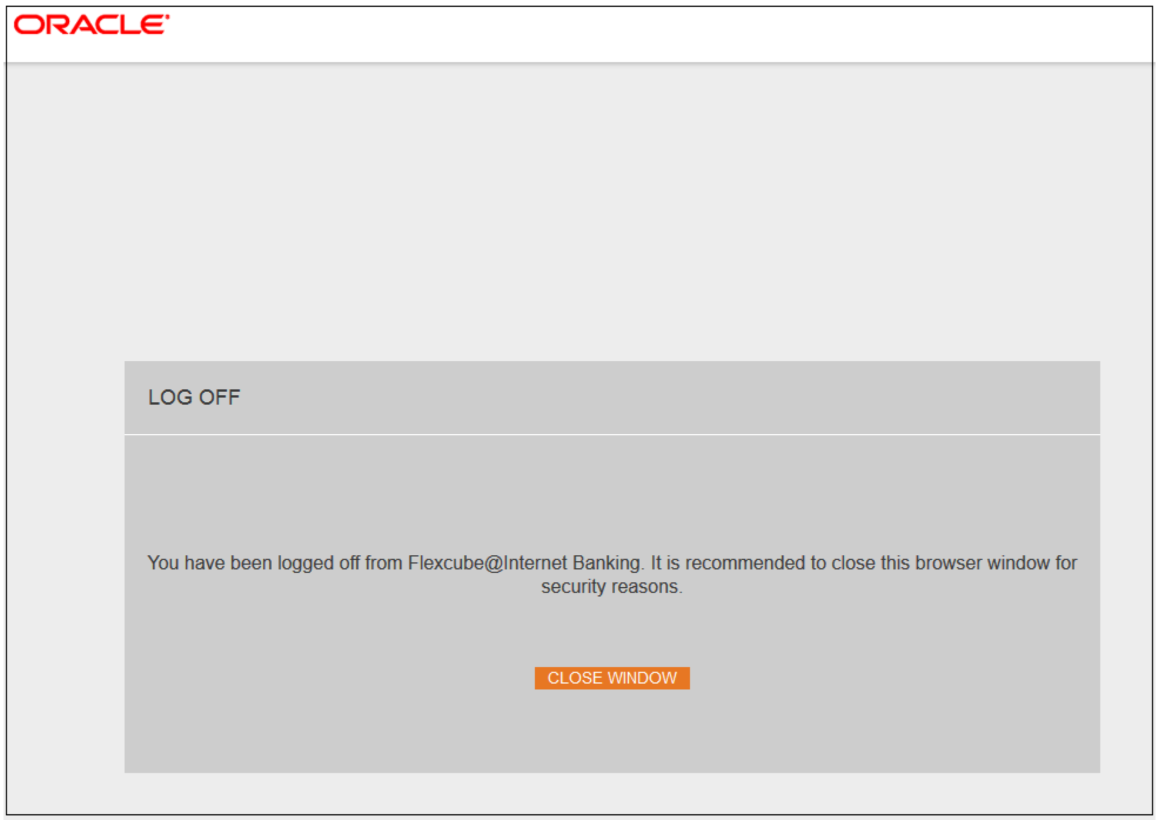
# 7. Logout

Using this option you can logout of the OBDX application.

**To log out of the Oracle Banking Digital Experience:**

1. Log in to the **Oracle Banking Digital Experience** application.
   The home page of the application appears.
2. Click and then click **Logout**.

**FLEXCUBE Internet Banking - Log off**



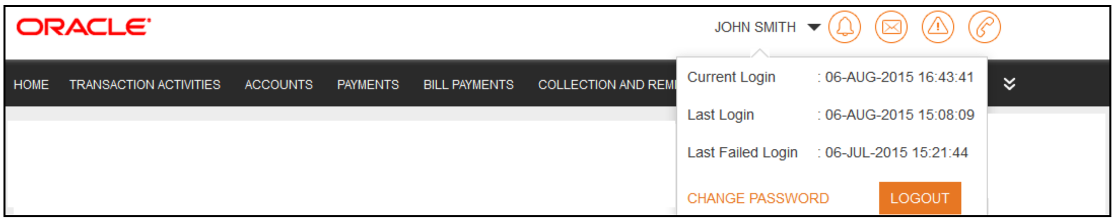
# 8. Log Out – (IAM)

Using this option, you can logout from the application.

**To logout of the application**

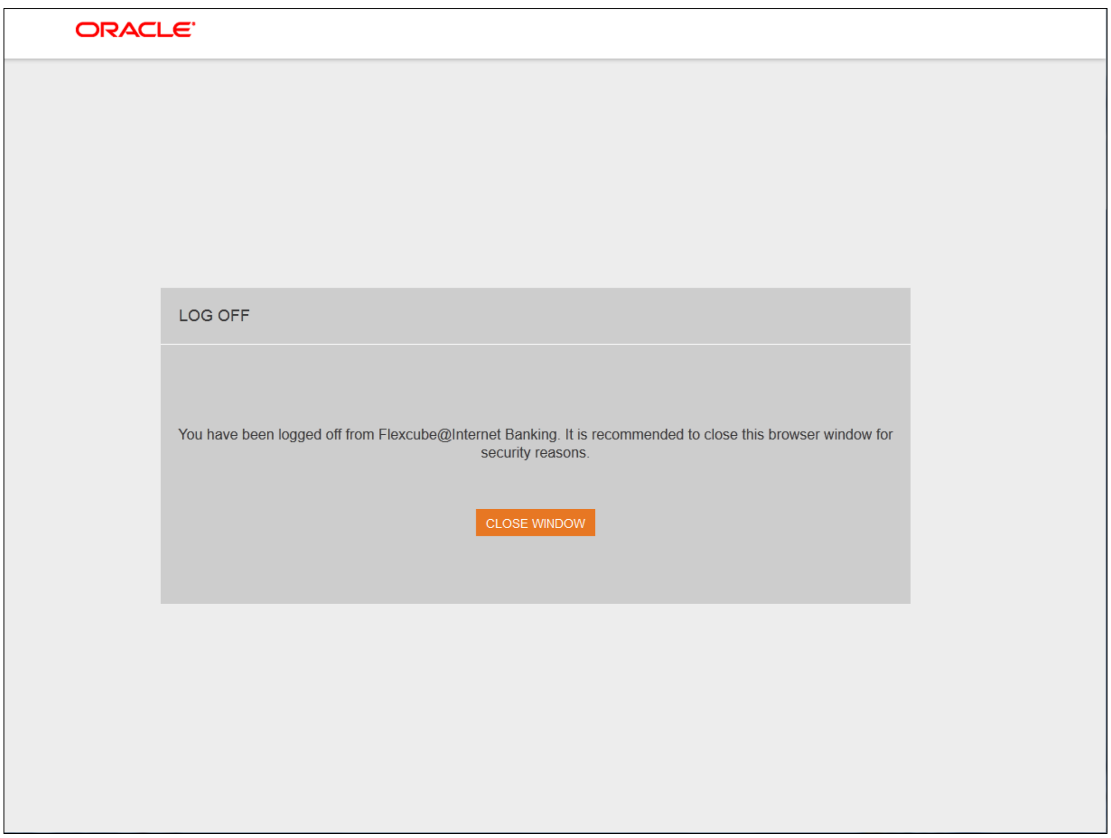
1. Click LOGOUT to logout.

**Log Out**




The Log Off page appears

**Log Off**



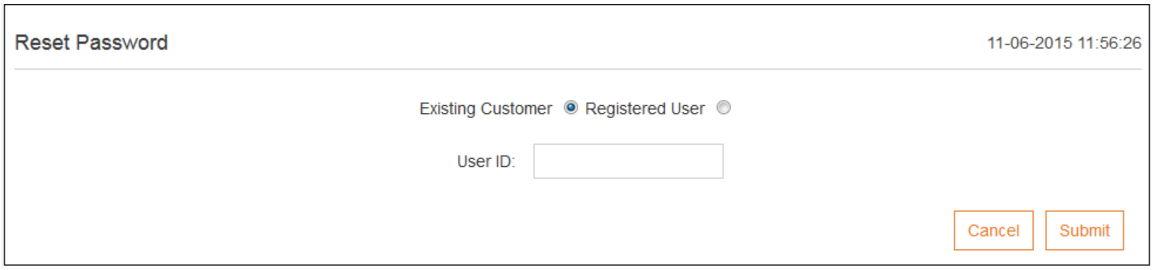
# 9. Forgot Password

A user can reset a password using **Forgot Password** link available on the screen.

**To reset the password**

1. Click the **Forgot Password?** link in the log in screen.
   The **Reset Password** screen appears.

**Reset Password**

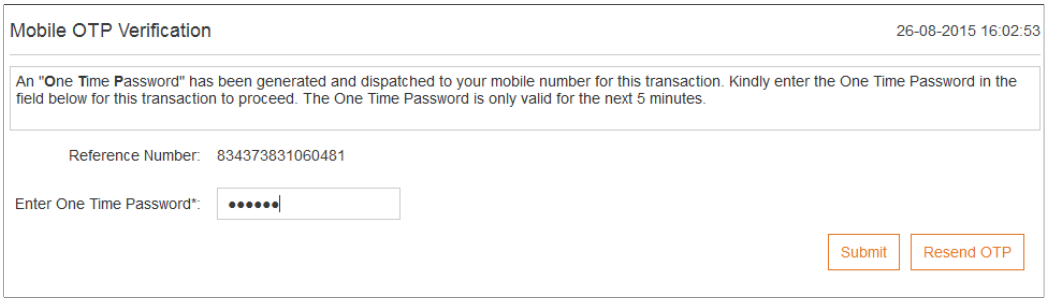



**Field Description**

| Field Name | Description |
|---|---|
| It is mandatory to select either **Existing Customer** or **Registered User** option. | |
| **Existing Customer** | [Optional, Option]<br>Indicates the existing customer. |
| **Registered User** | [Optional, Option]<br>Indicates the registered user. |
| **User ID** | [Conditional, Alphanumeric, 20]<br>Indicates the user ID.<br>To enable this field, select the **Existing Customer** option. |
| **Email Address** | [Conditional, Alphanumeric, 255]<br>Indicates the email ID the registered user.<br>To enable this field, select the **Registered User** option. |

2. Click **Submit**.
   The **Mobile OTP Verification** screen appears.

### Mobile OTP Verification

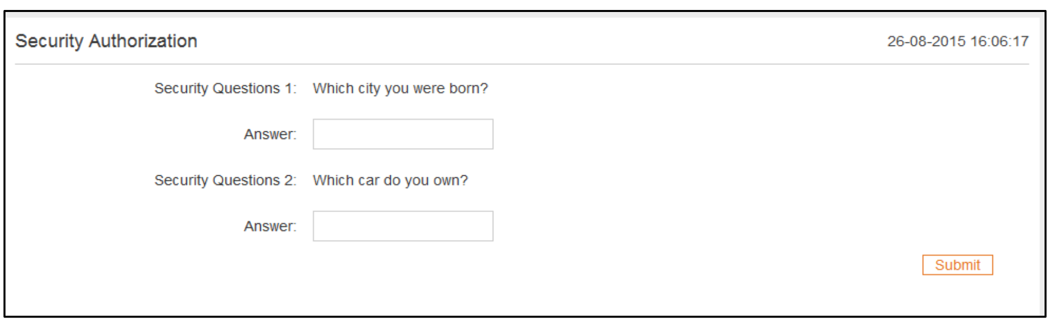



### Field Description

| Field Name | Description |
|---|---|
| **Reference Number** | [Display]<br>Displays the reference number. |
| **Enter One Time Password** | [Mandatory, Alphanumeric, 50]<br>Indicates the one time password that you receive on the registered mobile number. |

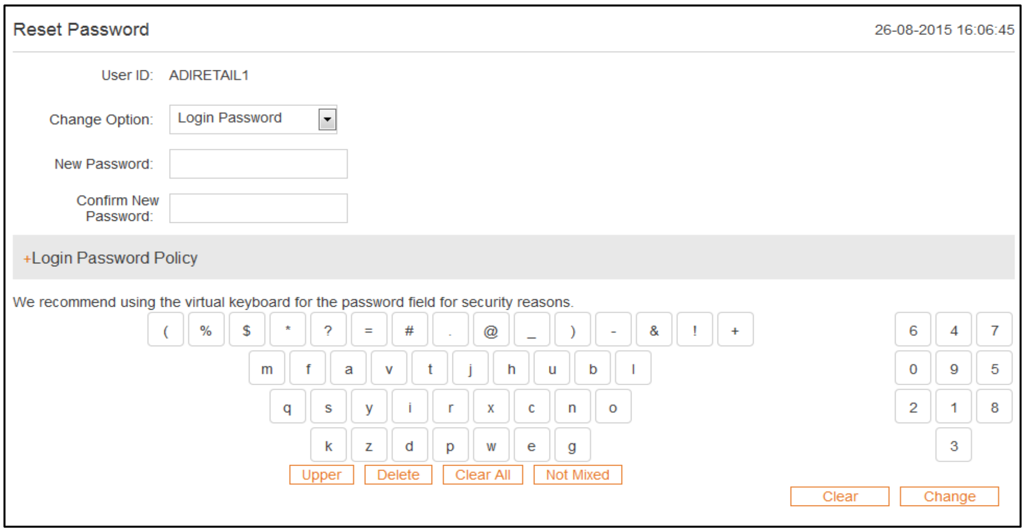
3. Click **Submit**.
   The **Security Authorization** screen appears.

### Security Authorization



4. In **Answer** field, enter appropriate answer to the respective question.
5. Click **Submit**.
   The **Reset Password** screen appears.

**Reset Password**




6. In the **Change Password** section, enter the password in the **New Password** field.
7. Click **Submit**.
   The success message appears on the screen.

**Field Description**

| Field Name | Description |
|---|---|
| Change Password | |
| **New Password** | [Mandatory, Alphanumeric, 20]<br>Indicates the new password. |
| **Confirm New Password** | [Mandatory, Alphanumeric, 20]<br>Indicates to confirm the password. |
| **Change Transaction Password** | |
| **New Password** | [Mandatory, Alphanumeric, 20]<br>Indicates the modified password. |
| **Confirm New Password** | [Mandatory, Alphanumeric, 20]<br>Indicates to confirm the modified password. |

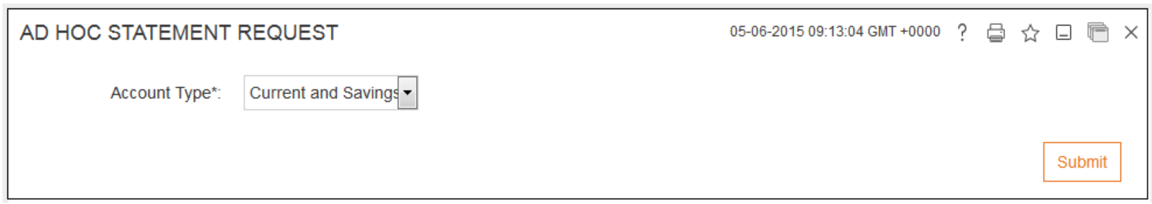
# 10. Ad-hoc Account Statement Request

The regular statements are sent to the customers as per their desired periodicity. This option allows the user to request for an ad-hoc account statement for any of the CASA accounts.

**To request an ad-hoc account statement**

1. From the **Customer Services** menu, select **Ad hoc Account Statement Request**.
The **Adhoc Statement Request** screen appears.

**Adhoc Statement Request**

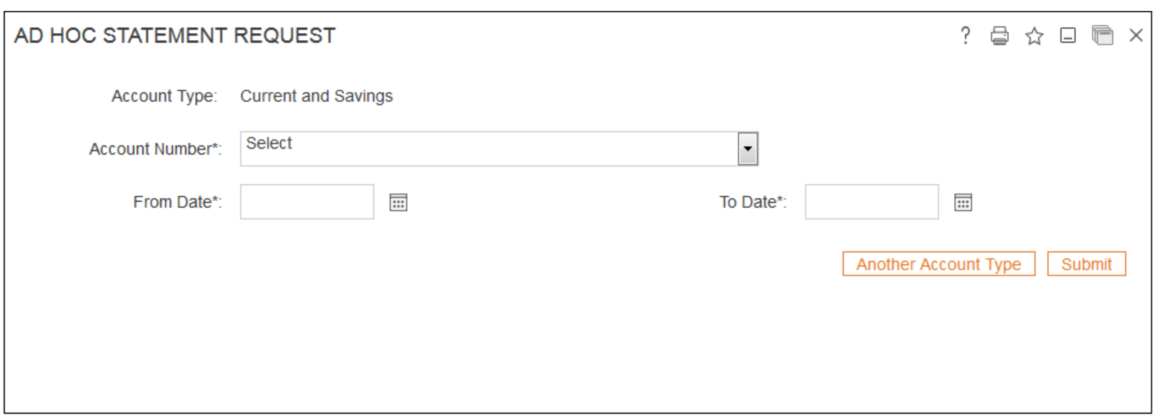



**Field Description**

| Field Name | Description |
|---|---|
| **Account Type** | [Mandatory, Drop-Down]<br>Indicates the account type.<br>The options are:<br>• Current and Savings<br>• Term Deposit |

2. From the **Account Type** list, select the appropriate option.
3. Click **Submit**.
The **Adhoc Statement Request** screen appears.

**Adhoc Statement Request**

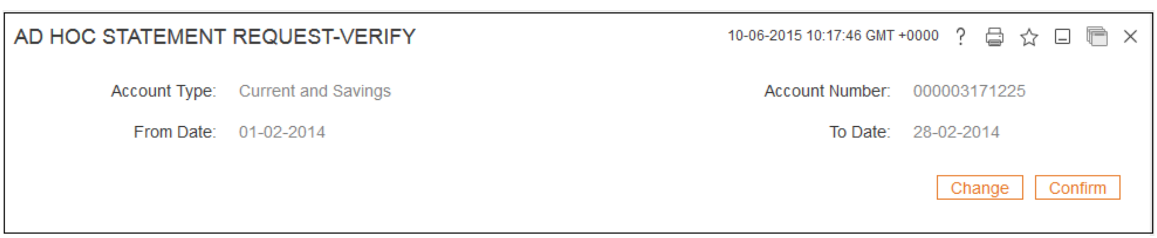


**Field Description**

| Field Name | Description |
|---|---|
| **Account Type** | [Display]<br>Displays the account type selected for which the ad-hoc account statement is to be generated. |
| **Account Number** | [Mandatory, Drop-Down]<br>Indicates the account number.<br>It displays the customer IDs and account numbers of the selected account type under them. |
| **From Date** | [Mandatory, Pick List]<br>Indicates the start date.<br>It is the date from which the account statement is required. |
| **To Date** | [Mandatory, Pick List]<br>Indicates the end date.<br>It is the date up to which the account statement is required. |

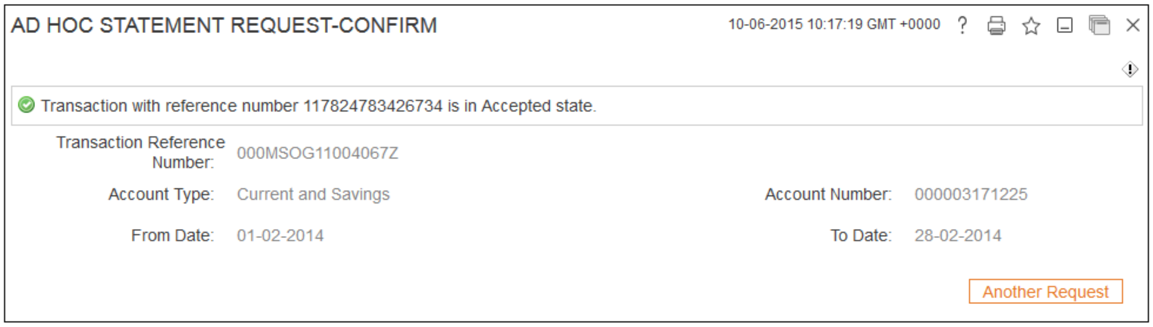
4. From the **Account Number** list, select the appropriate account number.
5. In the **From Date** field, select the start date.
6. In the **End Date** field, select the end date.
7. Click **Submit.**
   The **Adhoc Statement Request - Verify** screen appears.
   OR
   Click the **Another Account Type** to navigate to the previous screen.

**Adhoc Statement Request - Verify**




8. Click **Confirm**.
   The **Adhoc Statement Request - Confirm** screen with the status message appears.
   OR
   Click **Change** to modify the transaction.

**Adhoc Statement Request - Confirm**




9. Click **Another Request**.
   The **Adhoc Statement Request** screen appears.

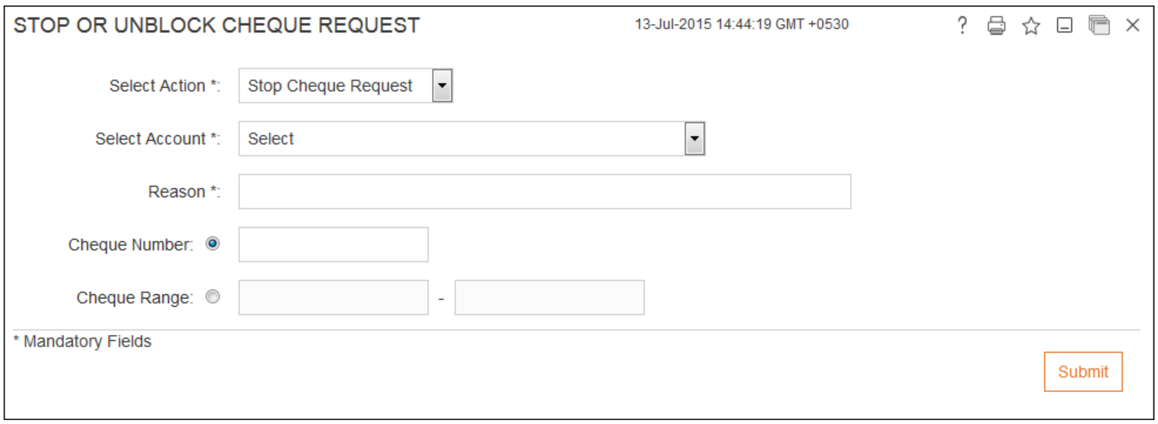
# 11. Stop or Unblock Cheque Request

Using this option, you can block/unblock a cheque. You can also block/unblock set or batch of a cheque by entering the cheque range.

### To stop or unblock a cheque

1. From the **Customer Services** menu, select **Stop or Unblock Cheque Request**.
The **Stop or Unblock Cheque Request** screen appears.

**Stop or Unblock Cheque Request**




**Field Description**

| Field Name | Description |
|---|---|
| **Select Action** | [Mandatory, Drop-Down]<br>Indicates the action to be performed on the cheque. The options are:<br>• Stop Cheque Request<br>• Unblock Cheque Request |
| **Account Number** | [Mandatory, Drop-Down]<br>Indicates the account number. |
| **Reason** | [Mandatory, Alphanumeric, 40]<br>Indicates the reason to stop a cheque.<br>**Note**: This field is disable if the action is selected as unblock. |

It is mandatory to select either **Cheque Number** or **Cheque Range** option.

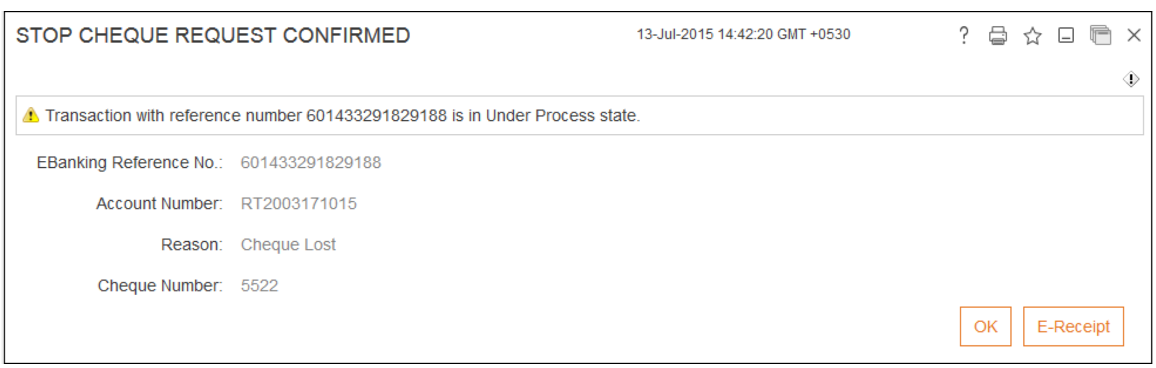
| Field Name | Description |
|---|---|
| **Cheque Number** | [Optional, Alphanumeric, 6]<br>Indicates the cheque number.<br>Enter the cheque number in the adjacent field. |
| **Cheque Range** | [Optional, Option, Numeric, 6]<br>Indicates the range which you want to stop or unblock the cheques.<br>**For Example**: If the user enters the cheque range as 1-5, then all the cheques from 1-5 are blocked / unblocked. |

2. Click **Submit**.
   The **Stop Cheque Request Verify** screen appears.

**Stop Cheque Request Verify**


3. Click **Confirm**.
   The **Stop Cheque Request Confirm** screen with the status message appears.

**Stop Cheque Request Confirmed**




4. Click **OK**.
   The **Stop or Unblock Cheque Request** screen appears.

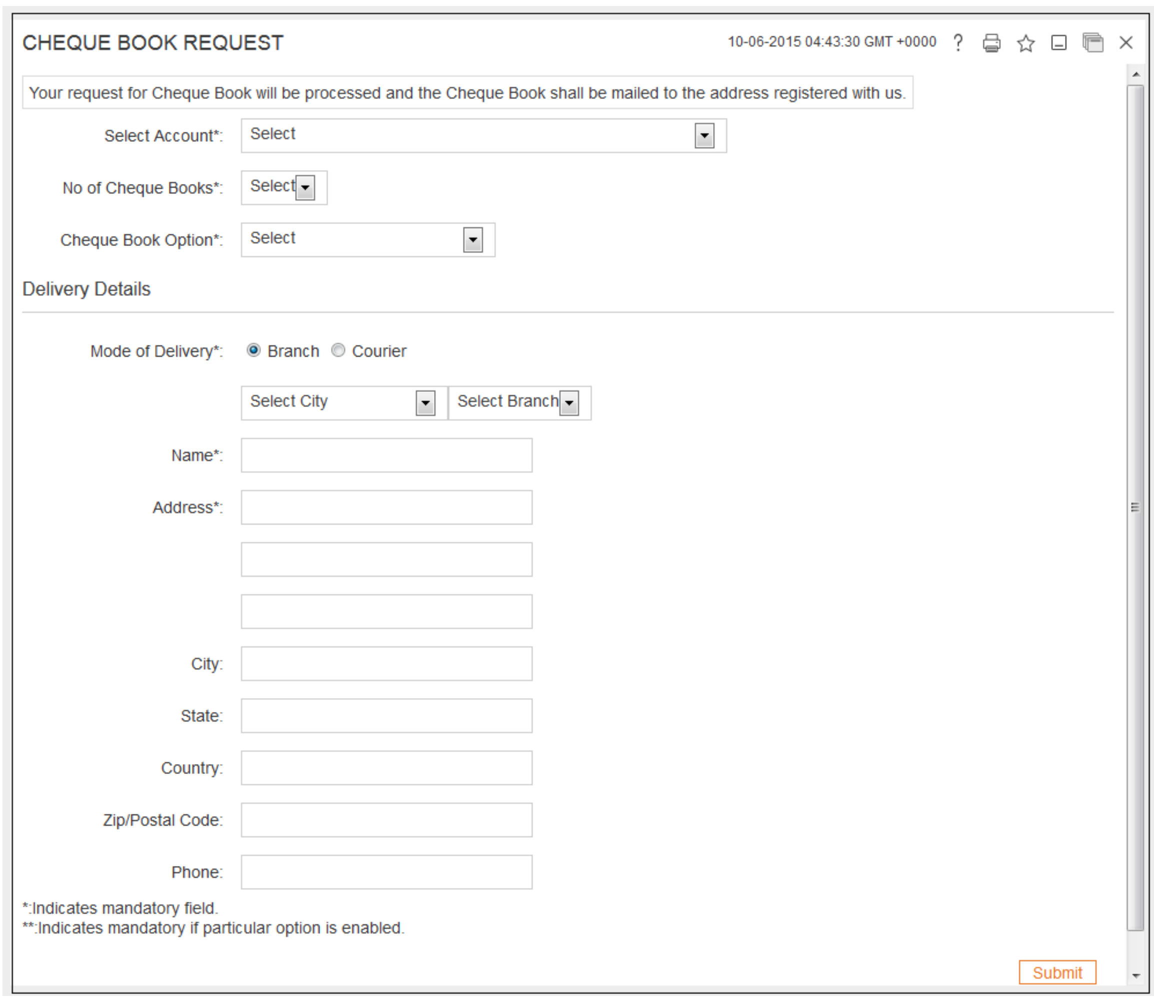
# 12. Cheque Book Request

Using this option you can request for a cheque book.

**To request for a cheque book**

1. From the **Customer Services** menu, select **Cheque Book Request.**
   The **Cheque Book Request** screen appears.

**Cheque Book Request**




**Field Description**

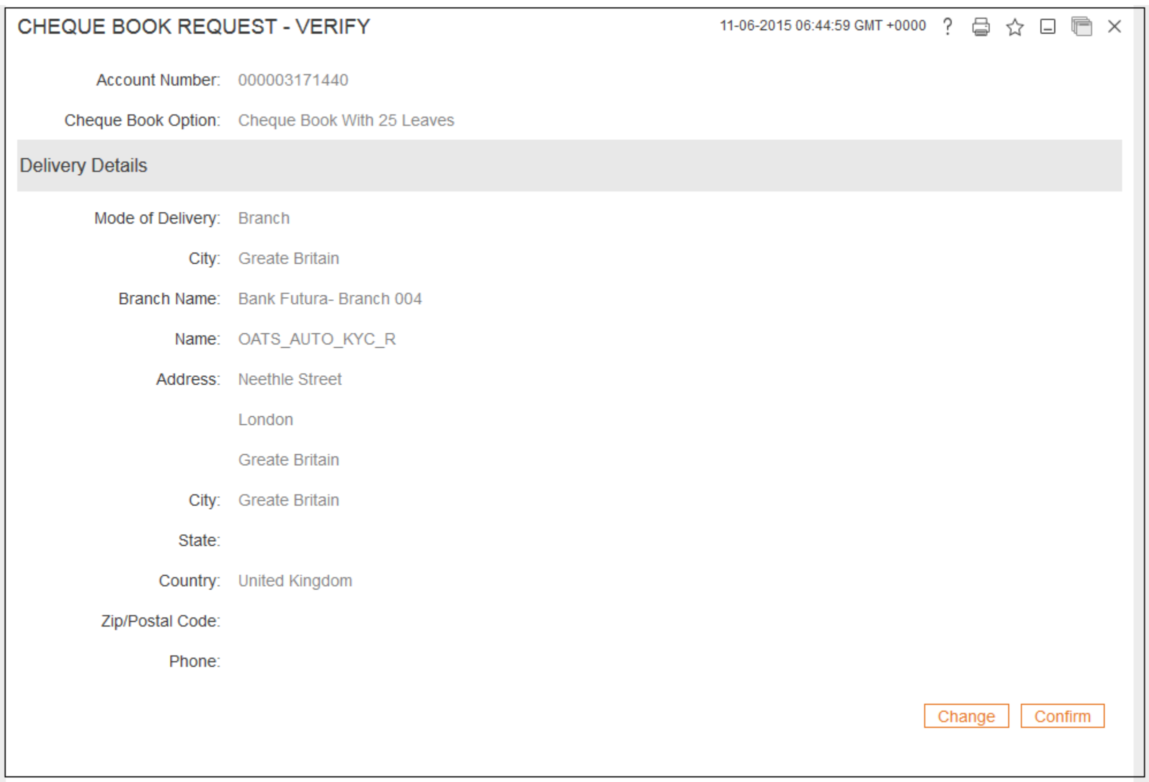
| Field Name | Description |
|---|---|
| **Select Account** | [Mandatory, Drop-Down]<br>Indicates the account number. |

| Field Name | Description |
|---|---|
| **No of Cheque Books** | [Mandatory, Drop-Down]<br>Indicates the number of cheque books. |
| **Cheque Book Type** | [Mandatory, Drop-Down]<br>Indicates the type of cheque books. |
| **Cheque Book Option** | [Mandatory, Drop-Down]<br>Indicates the number of cheque leaves needed.<br>The options are:<br>• Cheque Book With **10** Leaves<br>• Cheque Book With **25** Leaves<br>• Cheque Book With **50** Leaves |
| **Delivery Details** | |
| **Mode of delivery** | [Mandatory, Option]<br>Indicates the mode of delivery.<br>The options available are:<br>• Branch<br>• Courier<br>**Note**: To enable below fields, select the **Branch** option. |
| **City** | [Conditional, Drop-Down]<br>Indicates the branch city name. |
| **Branch** | [Conditional, Drop-Down]<br>Indicates the branch name from where the cheque book will be collected. |
| **Name** | [Optional, Alphanumeric, 35]<br>Indicates the name to which the delivery shall be done. |
| **Address** | [Optional, Alphanumeric, 34*3]<br>Indicates the address for delivery of cheque book(s). |
| **City** | [Optional, Alphanumeric, 35]<br>Indicates the city to which the address belongs. |
| **State** | [Optional, Alphanumeric, 35]<br>Indicates the state to which the city belongs. |
| **Country** | [Optional, Alphanumeric, 35]<br>Indicates the country of the address. |

| Field Name | Description |
|---|---|
| **Postal Code** | [Optional, Alphanumeric, 35]<br>Indicates the postal code. |
| **Phone** | [Optional, Alphanumeric, 35]<br>Indicates the phone number. |

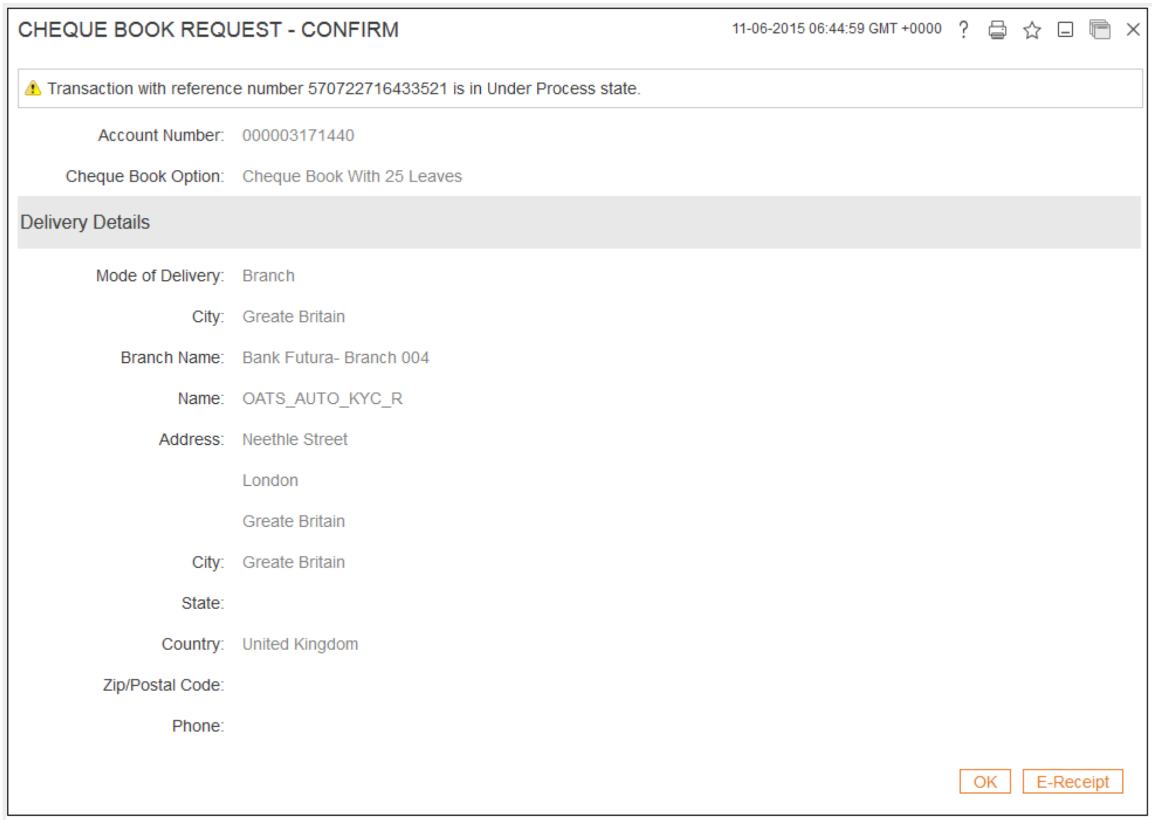
2. Click **Submit**.
The **Cheque Book Request - Verify** screen appears.

**Cheque Book Request - Verify**




3. Click **Confirm**.
The **Cheque Book Request – Confirm** screen with the status message appears.
OR
Click **Change** to change the cheque book details.

**Cheque Book Request - Confirm**




4. Click **OK**.
   The **Cheque Book Request** screen appears.

# 13. Cheque Status Inquiry

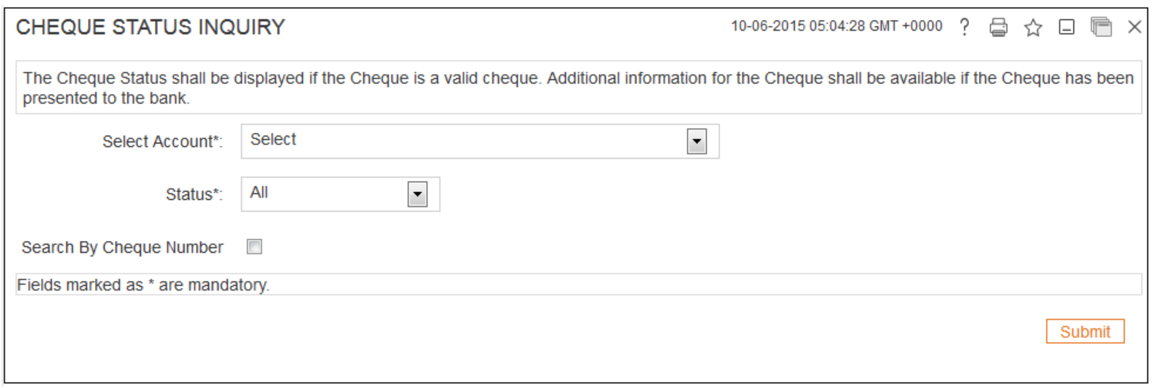
This allows you to view the status of cheques for an account. The specific reports can be generated for paid cheques, stopped cheques, paid cheques for a given period and for a given cheque range. Alternatively, a generic report can also be generated. The report can be generated for a single cheque also. A generic report without entering a cheque number can also be found out.

**Note**: The *Cheque Status* shall be displayed if the *Cheque* is a valid cheque for selected account.

**To inquire cheque status**

1. From the **Customer Services** menu, select **Cheque Status Inquiry**.
   The **Cheque Status Inquiry** screen appears.

**Cheque Status Inquiry**



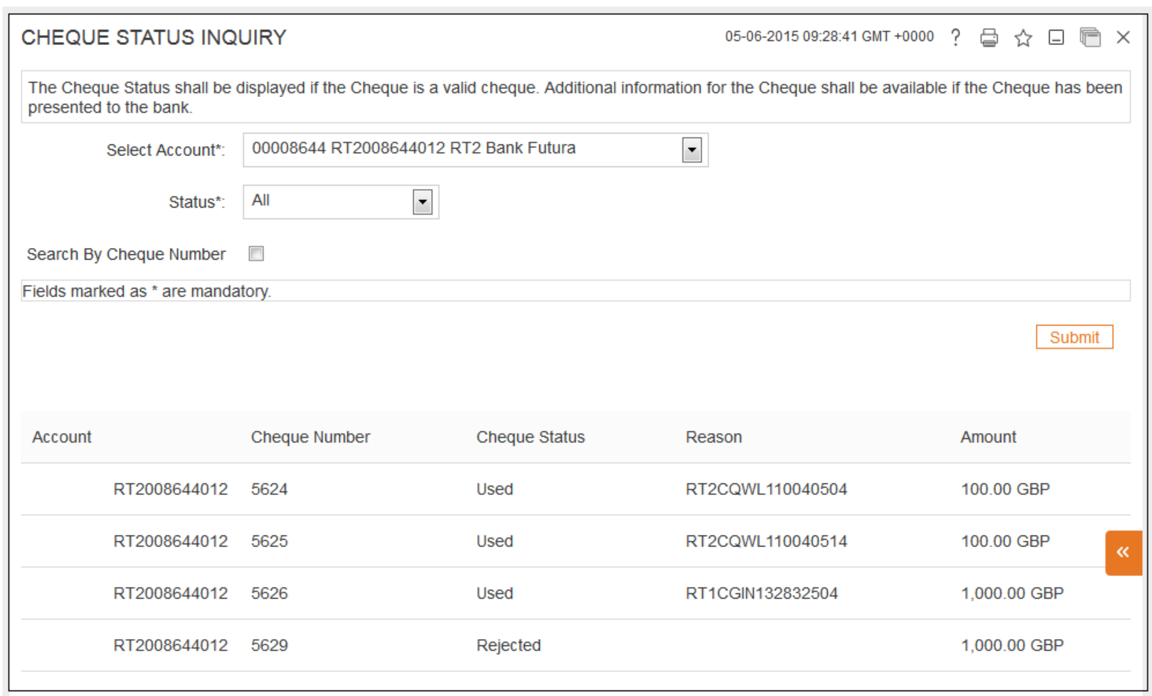

**Field Description**

| Field Name | Description |
|---|---|
| **Select Account** | [Mandatory, Drop-Down]<br>Indicates the account for which the stop payment report is to be generated. |
| **Status** | [Mandatory, Drop-Down]<br>Indicates the status of cheque for which report is generated. |
| **From Date** | [Mandatory, Pick List]<br>Indicates the date from which the report is to be generated.<br>This field appears if you select the **Cancelled**, **Rejected**, **Stopped**, or **Used** options from the **Status** list. |
| **To Date** | [Mandatory, Pick List]<br>Indicates the date to which the report is to be generated.<br>This field appears if you select the **Cancelled**, **Rejected**, **Stopped**, or **Used** options from the **Status** list. |

| Field Name | Description |
|---|---|
| **Search by Cheque Number** | [Optional, Check Box]<br>Indicates whether search by cheque number facility is available. |
| **Cheque Number** | [Conditional, Alphanumeric, Six]<br>Indicates the cheque number whose status is to be inquired. |
| **Cheque Range** | [Conditional, Alphanumeric, Six]<br>Indicates the cheque range whose status is to be required. |

2. From the **Select Account** list, select the account number.
3. From the **Status** list, select the status.
4. Click **Submit**.
   The **Cheque Status** Inquiry screen with search results appears.

**Cheque Status Inquiry**




**Field Description**

| Field Name | Description |
|---|---|
| **Account** | [Display]<br>Displays the account number. |
| **Cheque Number** | [Display]<br>Displays the cheque number. |

| Field Name | Description |
| --- | --- |
| **Cheque Status** | [Display]<br>Displays the status of cheque for which report is generated. |
| **Reason** | [Display]<br>Displays the reason for stopping the payment of the cheque. |

# 14. Debit Card Details

Using this option you can view the details of the debit card.

**To view debit card details**

1. From the **Cards** menu, select **Debit Cards**, and then select **Debit Card Details**.
The **Get Accounts** screen appears.

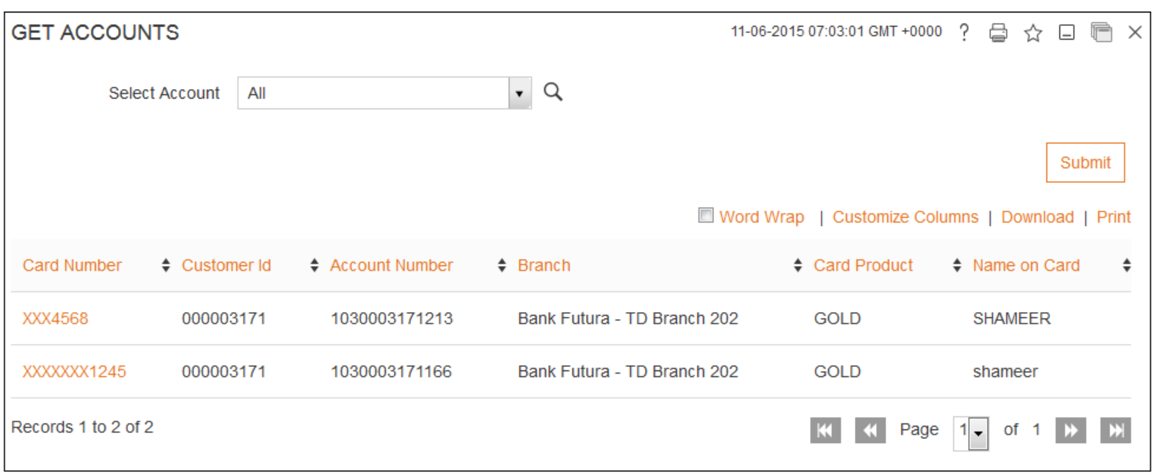
**Get Accounts**


**Field Description**

| Field Name | Description |
|---|---|
| **Select Account** | [Mandatory, Drop-Down]<br>Indicates the account number to view the debit card details. |

2. From the **Select Account** list, select the appropriate option.
3. Click **Submit**.
The **Get Account with Debit Card Details** screen appears.

**Debit Card Details**



**Field Description**

| Field Name | Description |
|---|---|
| **Card Number** | [Display]<br>Displays the debit card number. |
| **Customer Id** | [Display]<br>Displays the customer ID. |
| **Account Number** | [Display]<br>Displays the account number of the user. |
| **Branch** | [Display]<br>Displays the branch of the card number. |
| **Card Product** | [Display]<br>Displays the name of the card product. |
| **Name on card** | [Display]<br>Displays the name on the card. |

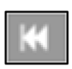
**The options mentioned below are applicable for records of debit card details.**

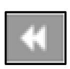
To enable the word wrap in the columns, select the **Word Wrap** check box.

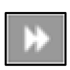
Click **Customize Columns** to reorder the columns or select the columns that appear in the debit card details list.

Click **Download** to download all or selected columns in the debit card details list. You can download the list in PDF, XLS, HTML, and RTF formats.

Click **Print** to print the debit card details list and open the list as a PDF document.

Click  to view the first page of the debit card details list.

Click  to view the previous page of the debit card details list.

Click  to view the next page of the debit card details list.

Click  to view the last page of the debit card details list.

From the **Page** list, select the required page number of the debit card details list.

From the **Show Rows** list, select the number of rows to be displayed in the debit card details list.

Click  next to the required column to sort the records of debit card details in ascending or descending order.

4. Click the link under the **Card Number** column to view the debit card details.
   The debit cards screen with respective card details appear.

### View Debit Card Details


DEBIT CARDS 11-06-2015 07:07:32 GMT +0000

**Customer Details**

| | |
|---|---|
| Customer Id: | |
| Branch: | Bank Futura - TD Branch 202 |
| Card Product: | GOLD |
| Account Number | 1030003171213 |
| Name on Card: | SHAMEER |

**Card Details**

| | |
|---|---|
| Request Reference Number: | 112233 |
| Card Number | XXX4568 |
| Is Primary Card | Y |
| Primary Card Number: | |
| Card Application Date: | 14-10-2013 |
| Card Issue Date: | |
| Card Renewal Date: | |

**Card Status**

| | |
|---|---|
| Card Status: | Renewed |
| Card Dispatch Status: | |
| Pin Mailed Status: | Yes |
| Last Status Change Date: | |
| Last Operation: | |

**ATM Limits**

| | |
|---|---|
| ATM Limit Unit: | |
| ATM Count Limit: | 0 |
| ATM Amount Limit: | 0.00 GBP |
| Remote ATM Limit Unit | |
| Remote ATM Count Limit: | 0 |
| Remote ATM Amount Limit | 0.00 GBP |

**POS Limits**

| | |
|---|---|
| POS Limit Unit: | W |
| POS Count Limit: | 0 |
| POS Amount Limit: | 0.00 GBP |
| Remote POS Limit Unit: | |
| Remote POS Count Limit: | 0 |
| Remote POS Amount Limit: | 0.00 GBP |

Back

5. Click **Back** to navigate to the previous screen.

# 15. Manage External Accounts

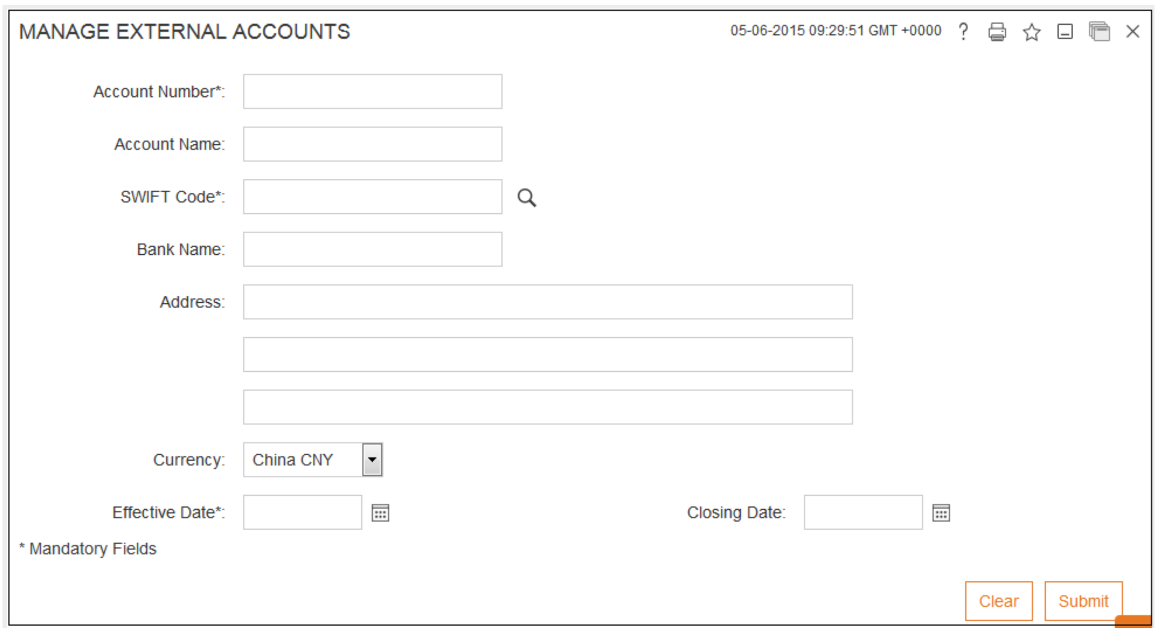
The user may have accounts in multiple banks. This option enables statement access for the external accounts.

The *Add External Accounts* option allows the user to add external accounts.

### To add external accounts

1. From the **Accounts** menu, select **Add External Accounts**.
The **Manage External Accounts** screen appears.

**Manage External Accounts**



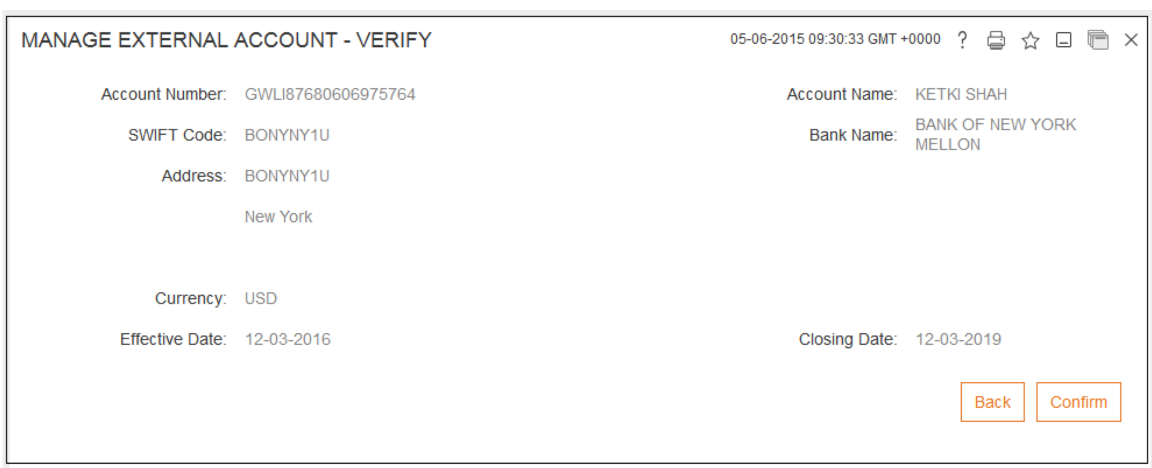

**Field Description**

| Field Name | Description |
|---|---|
| **Account Number** | [Mandatory, Alphanumeric, 20]<br>Indicates the account number. |
| **Account Name** | [Optional, Alphanumeric, 50]<br>Indicates the account name. |
| **SWIFT Code** | [Mandatory, Pick List]<br>Indicates the SWIFT code to search bank details.<br>Type the search characters in the adjacent field to perform search based on the typed characters, if required. |

| Field Name | Description |
|---|---|
| **Bank Name** | [Display]<br>Displays the bank name, corresponding to the SWIFT code. |
| **Address** | [Display]<br>Displays the bank address. |
| **Currency** | [Mandatory, Drop-Down]<br>Indicates the currency. |
| **Effective Date** | [Mandatory, Pick List]<br>Indicates the start date for the external account. |
| **Closing Date** | [Mandatory, Pick List]<br>Indicates the end date for the external account. |

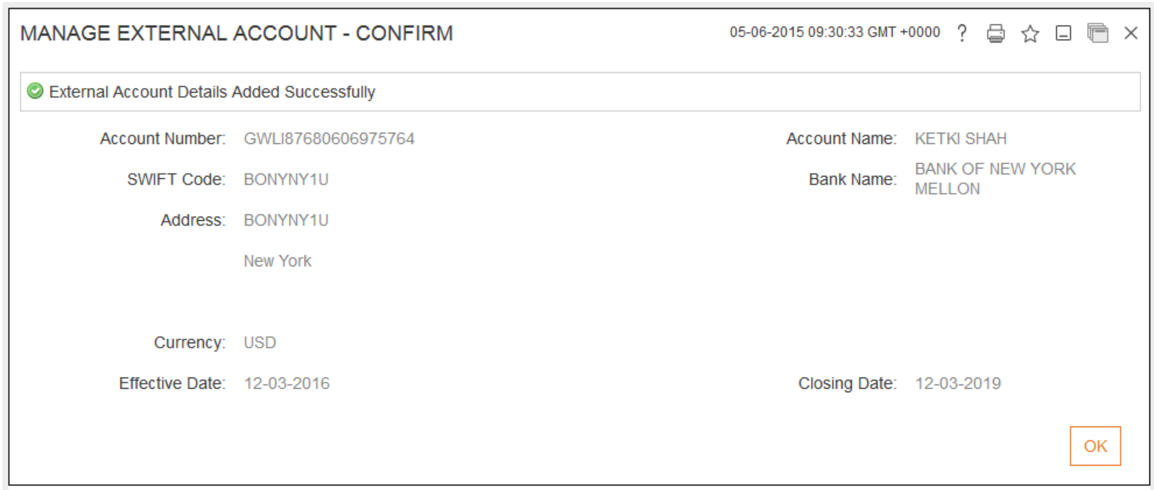
2. In the **Account Number** field, enter the account number.
3. From the SWIFT Code list, select the appropriate code.
4. In the **Effective Date** field, select the start date for the external account.
5. Click **Submit**.
   The **Manage External Account - Verify** screen appears.

**Manage External Account - Verify**




6. Click **Confirm**.
   The **Manage External Account – Confirm** screen with the status message appears.

**Manage External Account - Confirm**




7. Click **OK**.
   The **Manage External Account** screen appears.

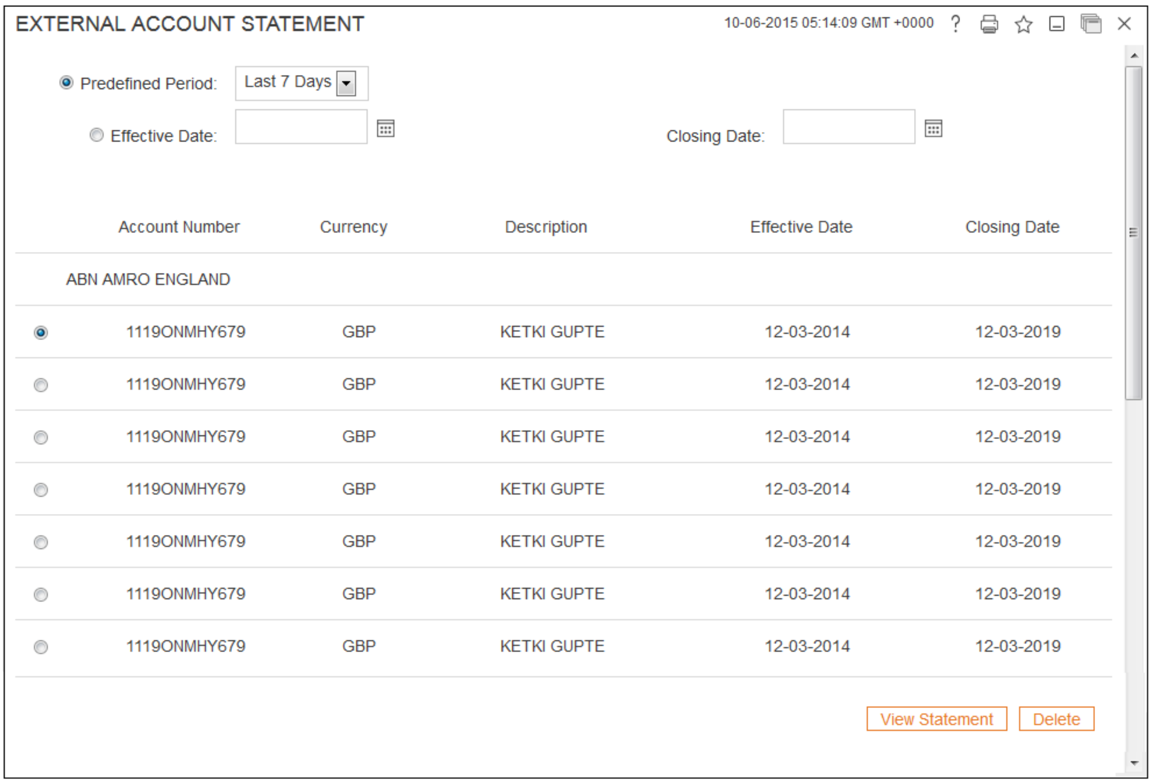
# 16. External Account Statement

Using the external account statement you can see the account statements for external accounts registered. The account statement will be displayed only if any **MT940** statement is received from the other Bank.

**To view external account statement**

1. From the **Accounts** menu, select **External Account Statement**.
The **External Account Statement** screen appears.

**External Account Statement**




**Field Description**

| Field Name | Description |
|---|---|

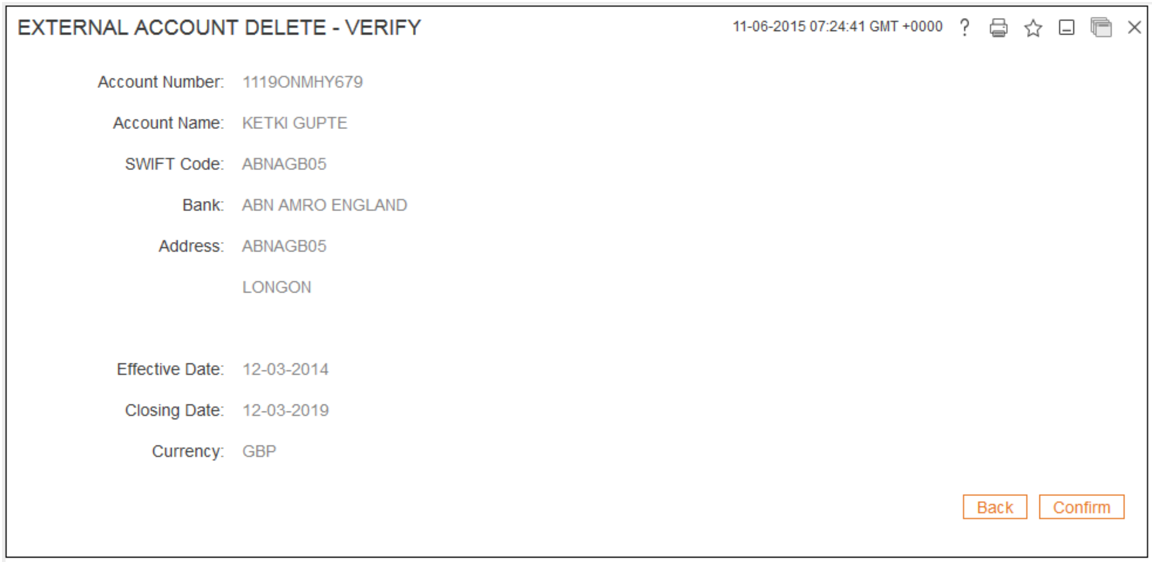
Select any one of the radio button given below:

| Field Name | Description |
|---|---|
| **Predefined Period** | [Optional, Option, Drop-Down]<br>Indicates the predefined period for external account statement.<br>The options are:<br>• Last 7 days<br>• Last 15 days<br>• Last 30 days |
| **Effective Date** | [Optional, Radio Button, Pick list]<br>Indicates the effective date for the external account statement. |
| **Closing Date** | [Optional, Pick List]<br>Indicates the closing date for external account statement. |

| Column Name | Description |
|---|---|
| **Account Number** | [Display]<br>Displays the external account numbers mapped to the user. |
| **Currency** | [Display]<br>Displays the account currency. |
| **Description** | [Display]<br>Displays the account description. |
| **Effective Date** | [Display]<br>Displays the effective date of the account statement registration. |
| **Closing Date** | [Display]<br>Displays the closing date of the account statement registration. |

2. Click **Delete** to de-link the external account from statement view.
   The **External Account Delete – Verify** screen appears.
   OR
   Click **View Statement**.
   The **External Account Statement Details** screen appears.

**External Account Delete – Verify**




3. Click **Confirm**.
   The **External Account Delete – Confirm** screen appears.
4. Click **OK**.
   The **External Account Statement** screen appears.

# 17. Register Report

Using this option, you can register and download a report.

**To register and download a report**

1. From the **Customer Services** menu, select **Register Report**.
   The **Register Report** screen appears.

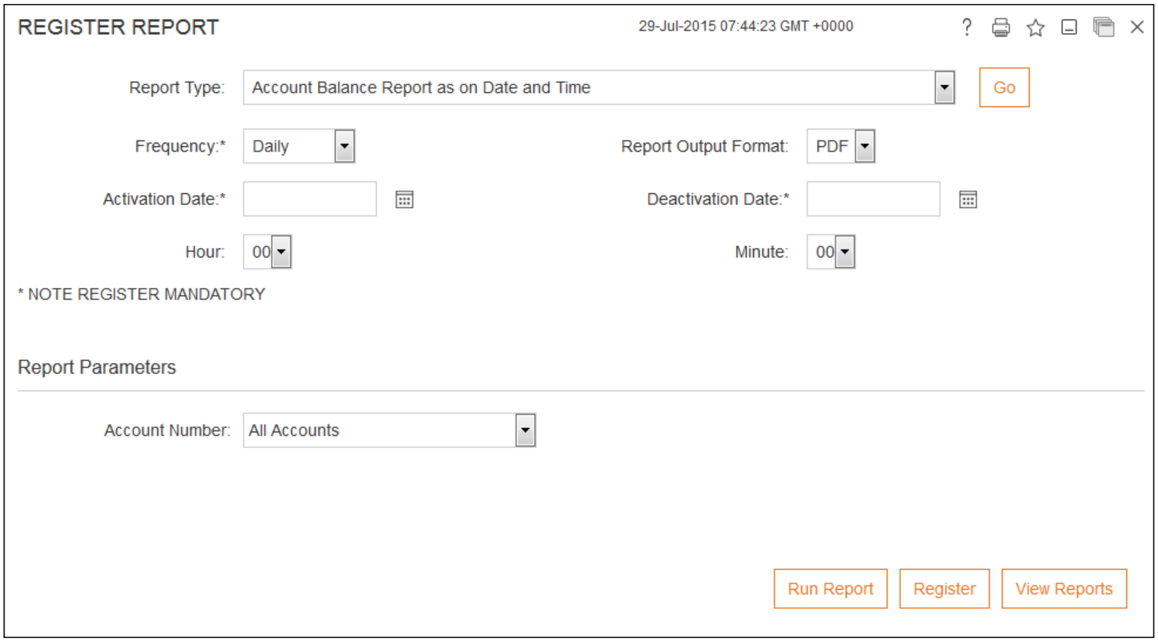
**Register Report**


**Field Description**

| Field Name | Description |
|---|---|
| **Select Report Type** | [Mandatory, Drop-Down]<br>Indicates the report type. |

2. From the **Report Type** list, select the appropriate report.
3. Click **Go**.
   The **Register Report** screen appears.

### Register Report



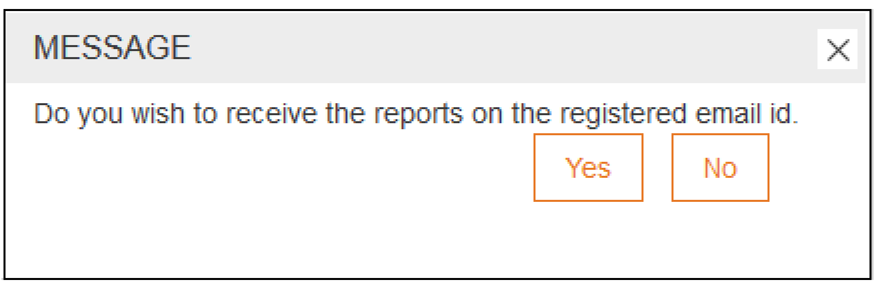

### Field Description

| Field Name | Description |
|---|---|
| **Frequency** | [Mandatory, Drop-Down]<br>Indicates the report frequency.<br>The options are:<br>• Daily<br>• Weekly<br>• Monthly<br>• Once<br>• HTML<br>• Excel |
| **Report Output Format** | [Mandatory, Drop-Down]<br>Indicates the report output format.<br>The options are:<br>• PDF<br>• HTML<br>• Excel |
| **Date** | [Conditional, Pick List]<br>Indicates the report activation date. |

| Field Name | Description |
|---|---|
| **Hour** | [Conditional, Drop-Down]<br>Indicates the time in hours. |
| **Minute** | [Conditional, Drop-Down]<br>Indicates the time in minutes. |
| **Activation Date** | [Conditional, Pick List]<br>Indicates the report activation date. |
| **Deactivation Date** | [Conditional, Pick List]<br>Indicates the report deactivation date. |
| **Hour** | [Conditional, Drop-Down]<br>Indicates the time in hours. |
| **Minute** | [Conditional, Drop-Down]<br>Indicates the time in minutes. |

4. From the **Frequency** list, select the report frequency.
5. Click **Run Report**.
   The **File Download - Security Warning** screen appears.

   **File Download - Security Warning**

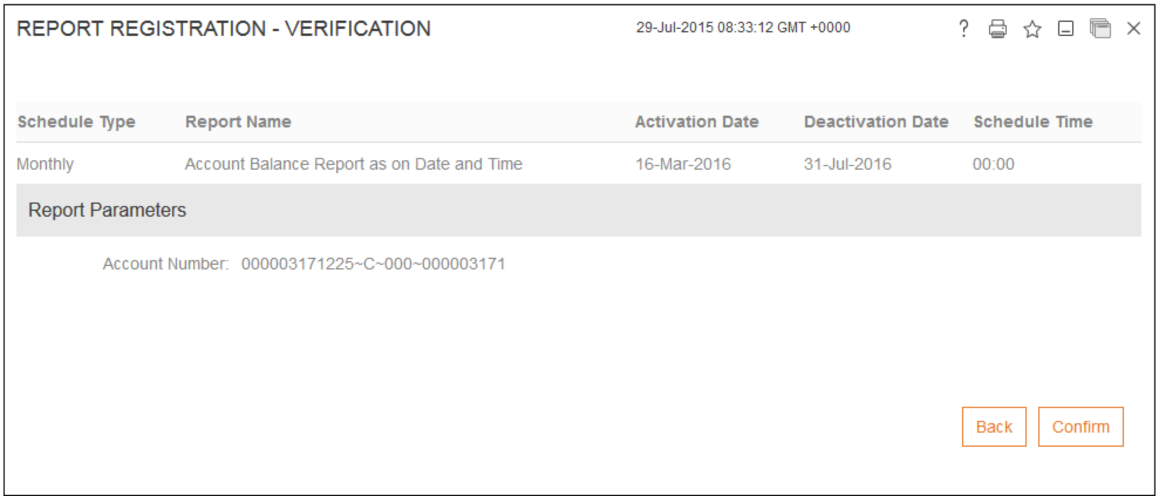



6. Click **Save** to save the file.
   OR
   Click **Cancel** to close the window.

   **To register a report**

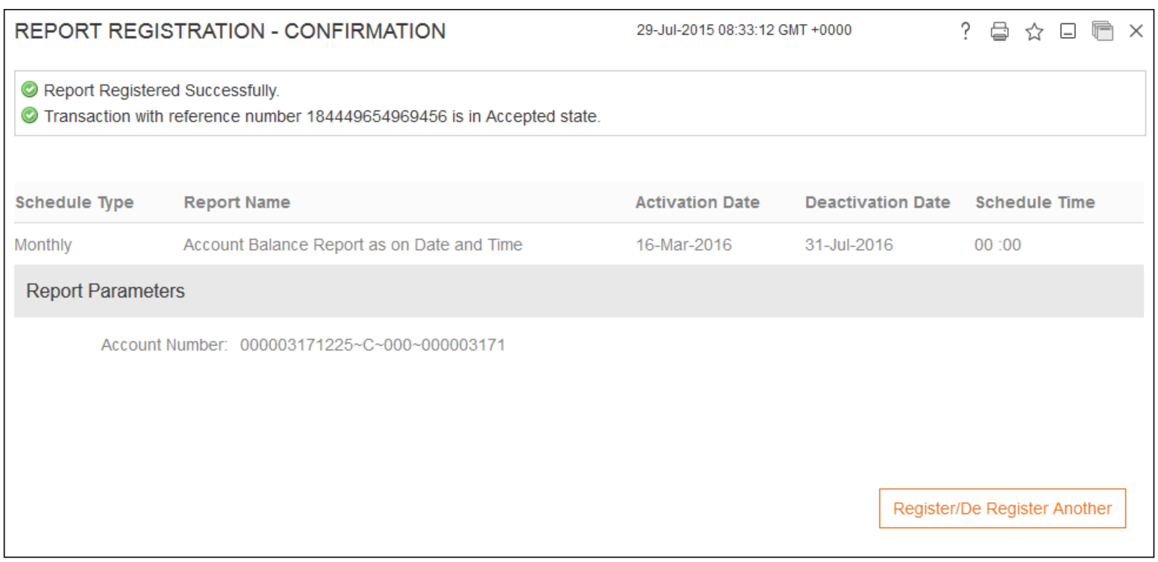
7. Click **Register**.
   The **Report Registration - Verification** screen appears.

**Register Report - Verification**




8. Click **Confirm**.
   The **Register Reports** screen appears.
   OR
   Click **Back** to navigate to the previous screen.

**Report Registration Confirmation**




**To view a report**

1. From the **Customer Services** menu, select **Register Report**.
   The **Register Report** screen appears.
2. Click **GO**.
   The **Register Report** screen appears.
3. Select the report frequency and report download format.
4. Enter the date range.

5. Click **View Reports**.
   The **Report** screen appears.

# 18. Alerts

The alert system is designed to notify customers whenever certain events take place. The configured email ID or the mobile number of the respective account holder is used to send an alert.

**The alert can be sent by the following three methods:**

- Email
- SMS
- On-Screen

**The alert types are:**

- **Default Alerts**

  The default alerts are sent by the system and are not available for the subscription.

- **Interactive Alerts**

  The interactive alerts are sent from the system with the provision of the required options to complete the activity.

- **Subscribed Alerts**

  The alerts that can be subscribed for and that are configured as on screen alerts, are displayed on the screen - in the Notifications widget on dashboard and in Mailbox - if they have been subscribed for, to be delivered either thought email, SMS or both.

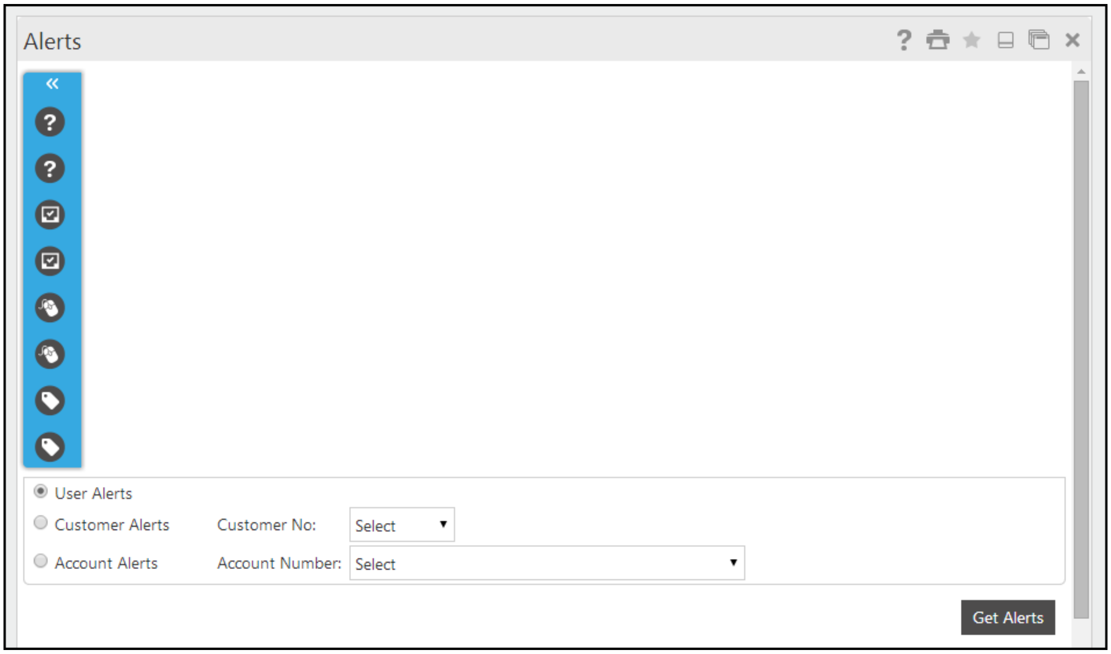
  The subscribed alert types are:

- User Level Alerts
- Customer Level Alerts
- Account Level Alerts

**To register for alerts**

1. From the **Customer Services** menu, select **Alerts**.
   The **Alerts** screen appears.

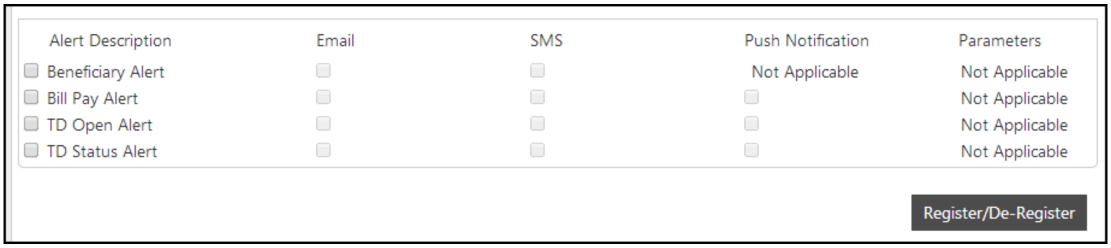
### Alerts




### Field Description

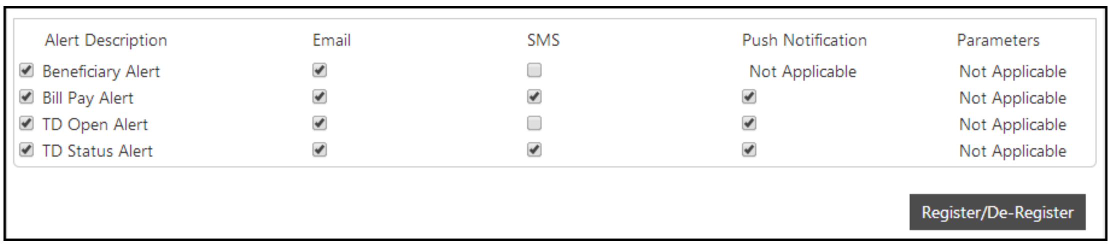
| Field Name | Description |
|---|---|
| **Alert Type** | [Optional, Option]<br>Indicates the alert type.<br>The alert types are:<br>• User Alerts<br>• Customer Alerts<br>• Account Alerts |
| **Customer No.** | [Optional, Drop-Down]<br>Indicates the customer number. |
| **Account Number** | [Optional, Drop-Down]<br>Indicates the account number. |

### Alert Registration




2. To enable the alert facility, select the appropriate **Alert Description** check box.

### Selected Alerts




### Column Description

| Column Name | Description |
|---|---|
| **Alert Description** | [Optional, Check Box]<br>Indicates whether alert facility is available for the account. |
| **Email** | [Optional, Check Box]<br>Indicates whether email alert facility is available for the account. |
| **SMS** | [Optional, Check Box]<br>Indicates whether SMS alert facility is available for the account. |
| **Push Notification** | [Optional, Check Box]<br>Indicates whether push notification facility is available for the account. |

3. Click **Register/De-Register**.
The below screen appears with success message.

### Success Message

All alerts that you subscribe for will be sent to the following E-Mail Address and/or Mobile Number, depending on your preferences:

Email Address - sarita.kulkarni@oracle.com

Mobile Number - 9874563210

Push Notifications shall be made available on your linked device.

## 18.1 Default Alerts

The default alerts are sent by the system and are not available for the subscription.

The default alerts are sent whenever the following events take place.

- User Created

**User Created Alert**

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.
2014-03-10 05:30:00.0

**Dear Customer,**

Your Login user id has been created : ZRETAIL for Internet Banking, Browser based Mobile Banking, Mobile Application.
Password for your above userid will be emailed separately.
Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

Regards,
Customer Service - Online Banking

- User Activated

**User Activated Alert**

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

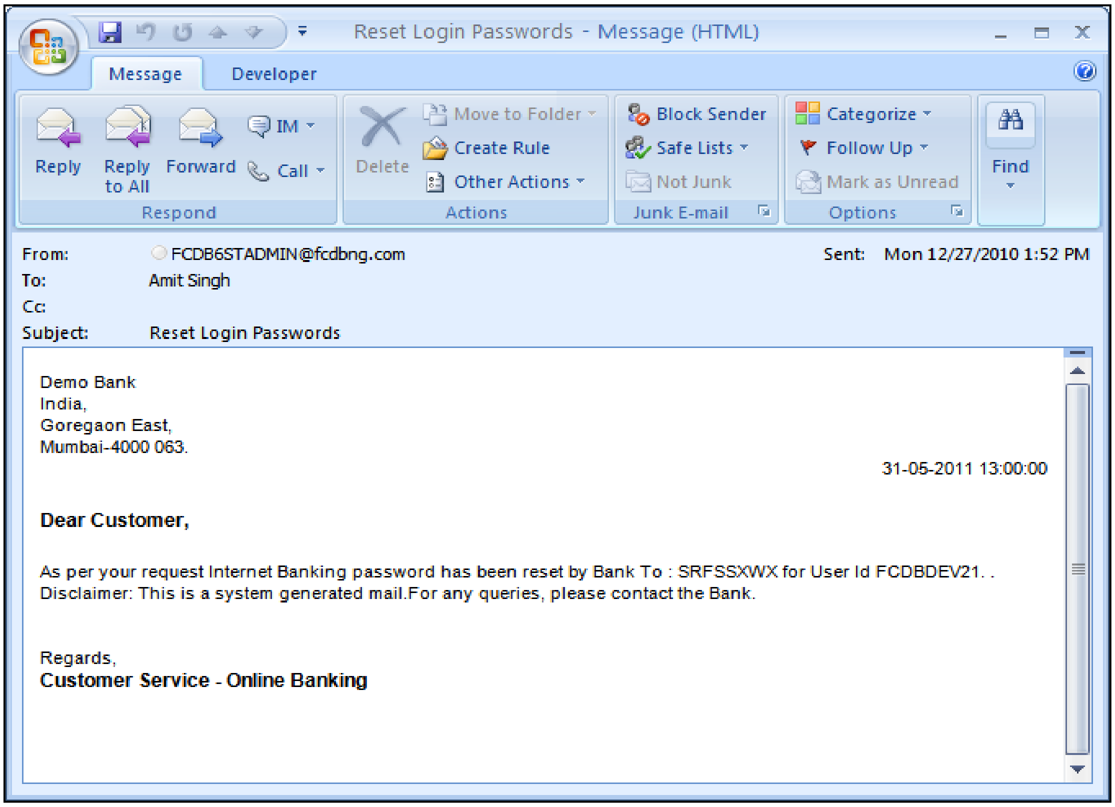
**Dear Customer,**

You have been activated on 2014-03-10 05:30:00.0.
Disclaimer: This is a system generated mail. For any queries, please contact the Bank.

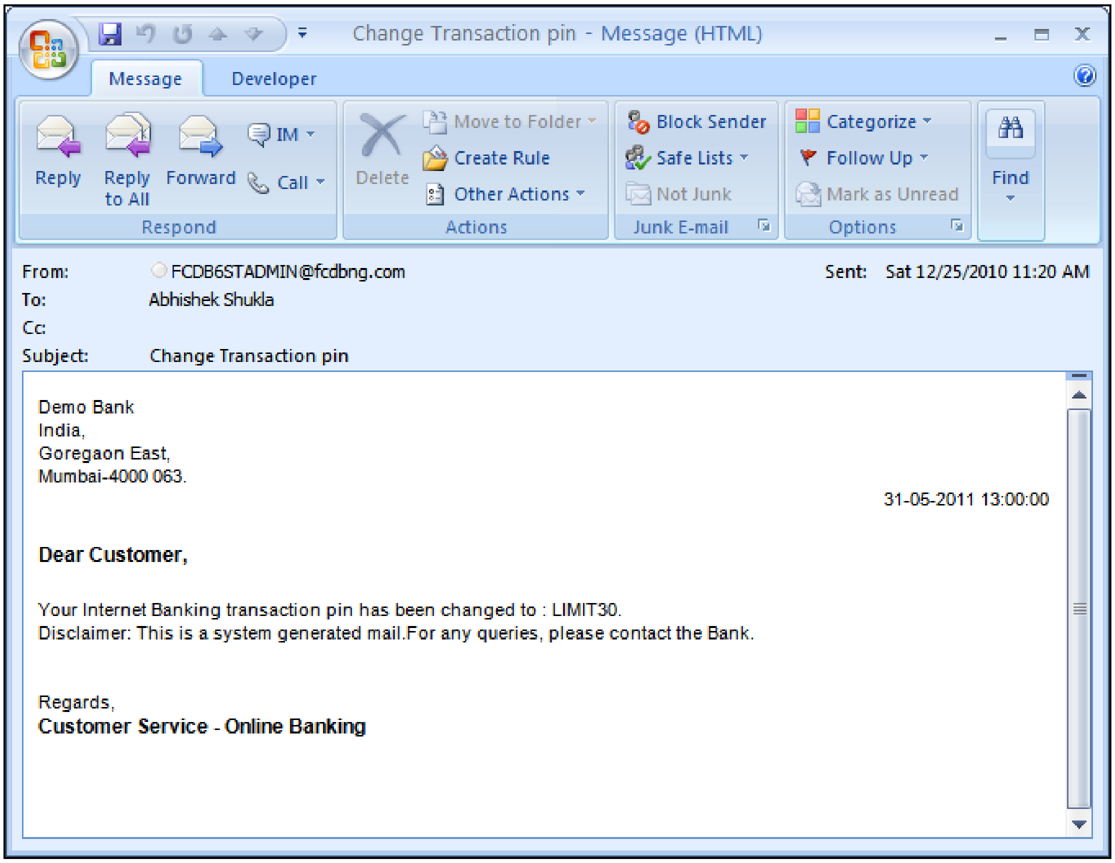
Regards,
Customer Service - Online Banking

- Reset Password

### Reset Password by Bank

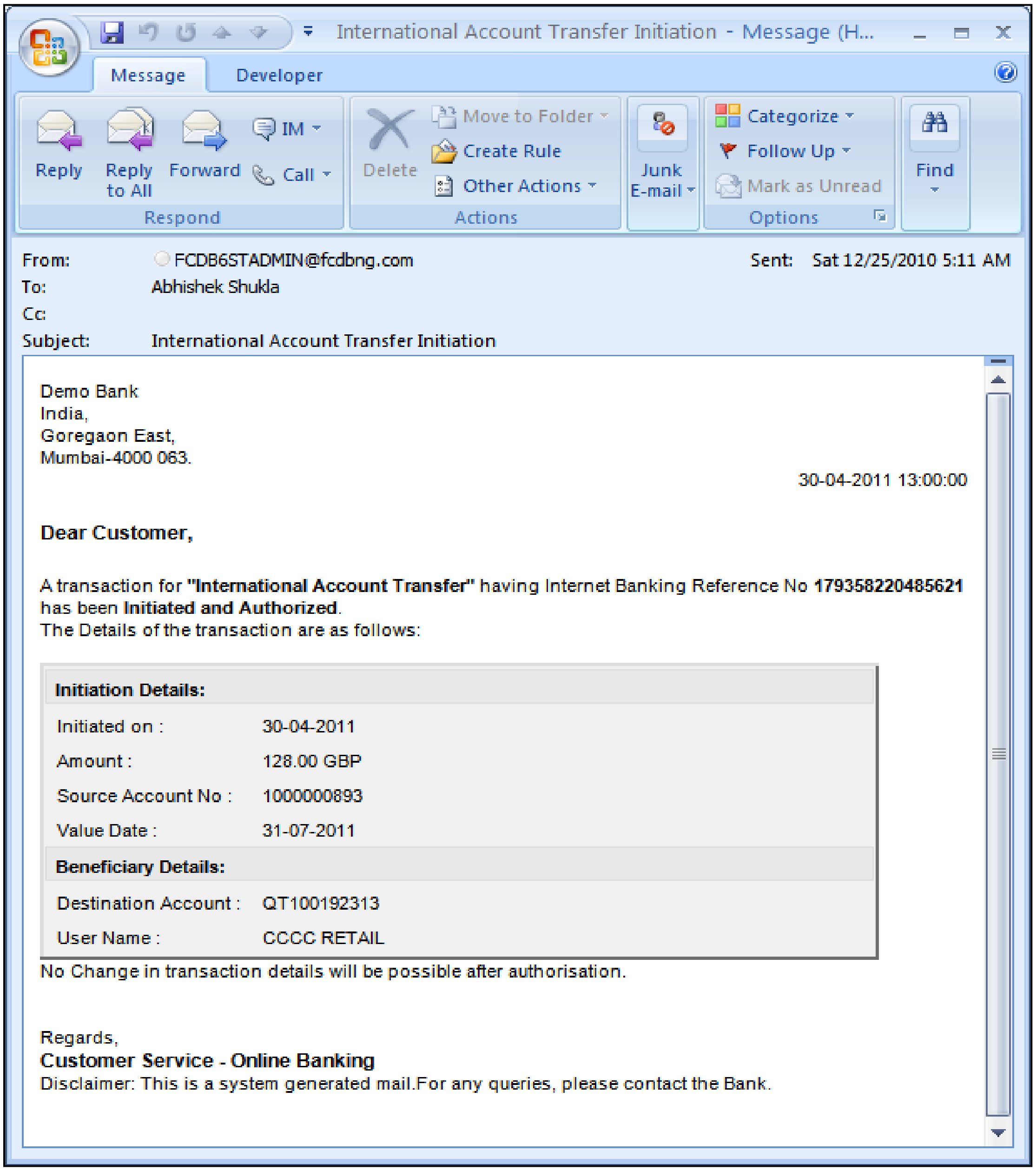


**Reset Password by User**




- Transaction Initiation (*Service Request Process*) and the *Status* Change
- Reminder Alert for Future Dated Transactions (*Pay Later*)
- Reminder Alert for *Authorization*
- Alert for successful processing of Transaction (*Pay Now*)
- Alert for successful processing of Future Dated Fund Transfers (*Pay Later*)
- Alert for failure in processing of Fund Transfers (*Pay Later*)
- Alert to Beneficiary that are applicable for following:
  - Internal Remittance
  - Internal Transfer
  - Domestic Transfer
  - International Funds Transfer

### International Funds Transfer



International Account Transfer Initiation - Message (H...

From: FCDB6STADMIN@fcdbng.com Sent: Sat 12/25/2010 5:11 AM
To: Abhishek Shukla
Cc:
Subject: International Account Transfer Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

**Dear Customer,**

A transaction for **"International Account Transfer"** having Internet Banking Reference No **179358220485621** has been **Initiated and Authorized**.
The Details of the transaction are as follows:

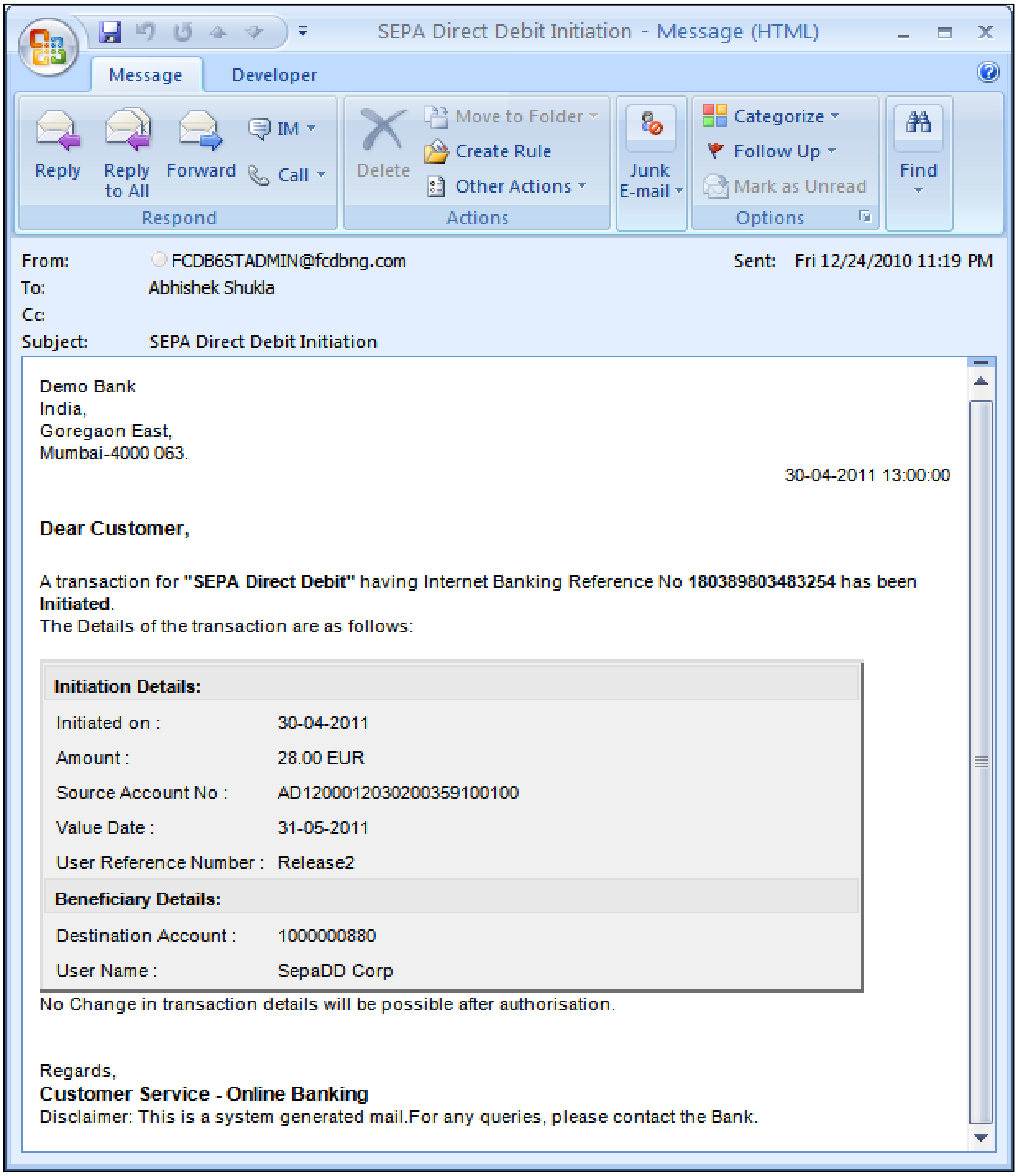
| | |
|---|---|
| **Initiation Details:** | |
| Initiated on : | 30-04-2011 |
| Amount : | 128.00 GBP |
| Source Account No : | 1000000893 |
| Value Date : | 31-07-2011 |
| **Beneficiary Details:** | |
| Destination Account : | QT100192313 |
| User Name : | CCCC RETAIL |

No Change in transaction details will be possible after authorisation.

Regards,
**Customer Service - Online Banking**
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- SEPA Direct Debits

**SEPA Direct Debits**




From: FCDB6STADMIN@fcdbng.com Sent: Fri 12/24/2010 11:19 PM
To: Abhishek Shukla
Cc:
Subject: SEPA Direct Debit Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

**Dear Customer,**

A transaction for **"SEPA Direct Debit"** having Internet Banking Reference No **180389803483254** has been **Initiated**.
The Details of the transaction are as follows:

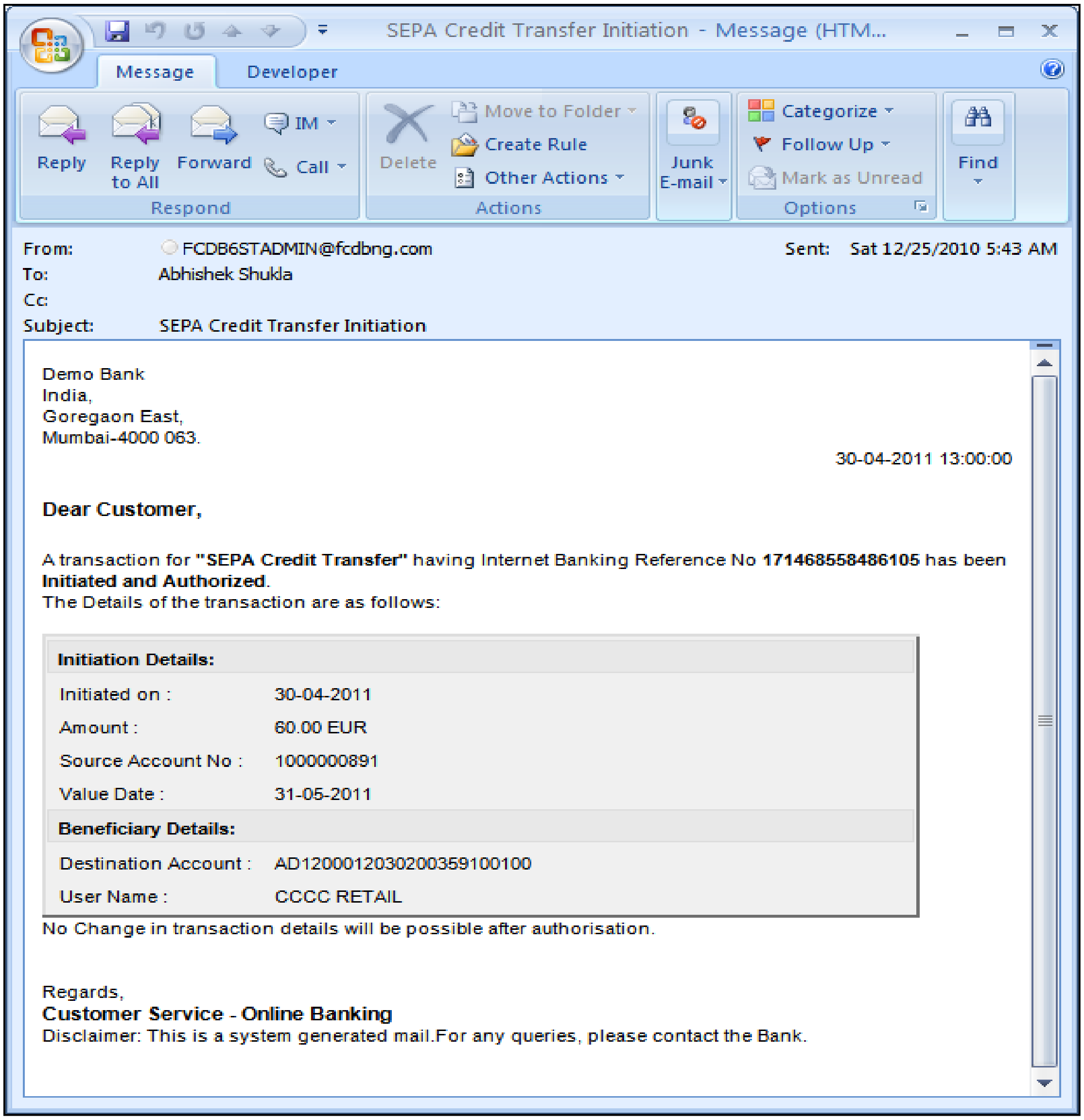
| | |
|---|---|
| **Initiation Details:** | |
| Initiated on : | 30-04-2011 |
| Amount : | 28.00 EUR |
| Source Account No : | AD1200012030200359100100 |
| Value Date : | 31-05-2011 |
| User Reference Number : | Release2 |
| **Beneficiary Details:** | |
| Destination Account : | 1000000880 |
| User Name : | SepaDD Corp |

No Change in transaction details will be possible after authorisation.

Regards,
**Customer Service - Online Banking**
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- SEPA Credit Transfers

**SEPA Credit Transfers**




From: FCDB6STADMIN@fcdbng.com Sent: Sat 12/25/2010 5:43 AM
To: Abhishek Shukla
Cc:
Subject: SEPA Credit Transfer Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

**Dear Customer,**

A transaction for **"SEPA Credit Transfer"** having Internet Banking Reference No **171468558486105** has been **Initiated and Authorized**.
The Details of the transaction are as follows:

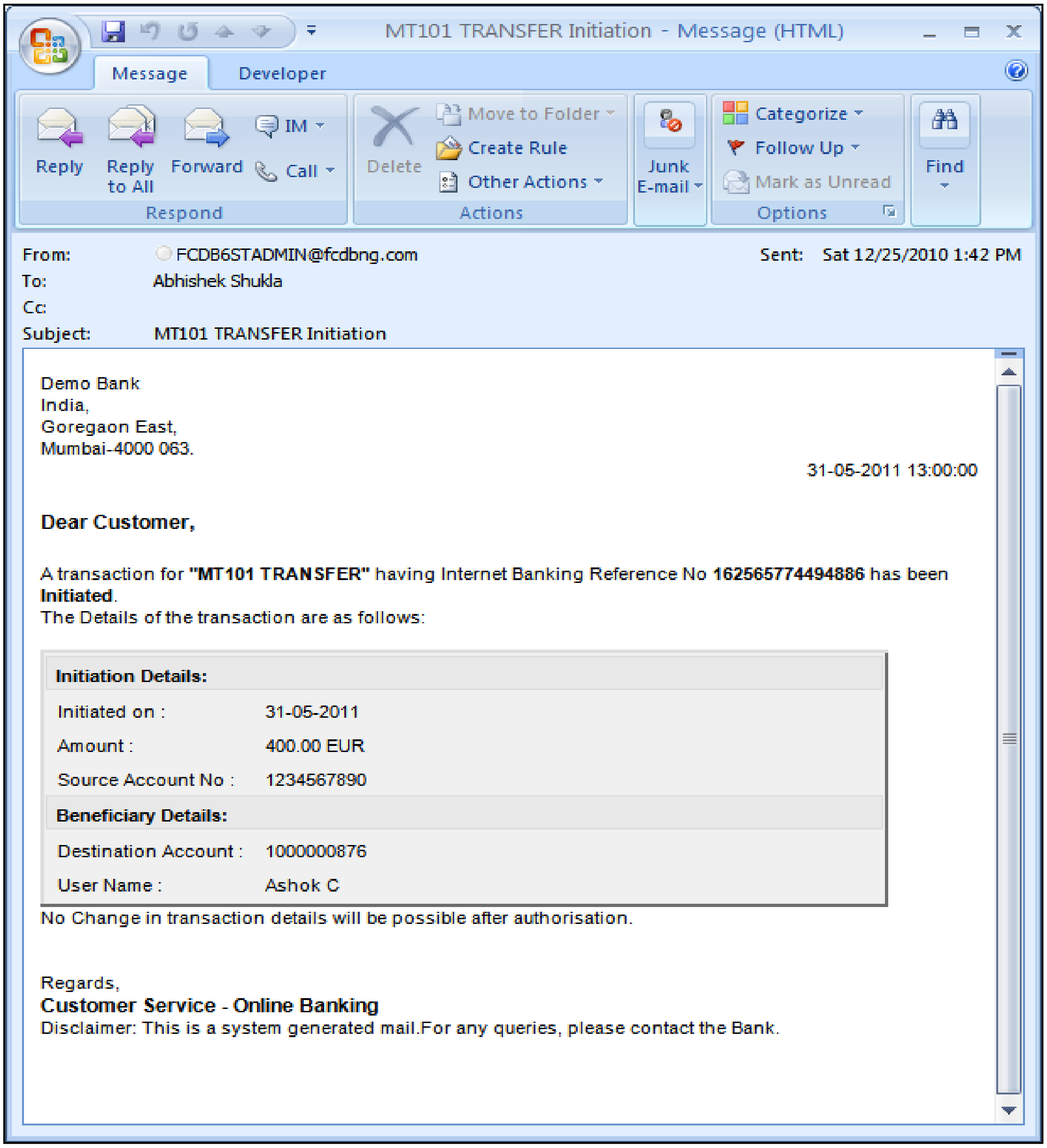
| | |
|---|---|
| **Initiation Details:** | |
| Initiated on : | 30-04-2011 |
| Amount : | 60.00 EUR |
| Source Account No : | 1000000891 |
| Value Date : | 31-05-2011 |
| **Beneficiary Details:** | |
| Destination Account : | AD1200012030200359100100 |
| User Name : | CCCC RETAIL |

No Change in transaction details will be possible after authorisation.

Regards,
**Customer Service - Online Banking**
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- MT101 Funds Transfers

**MT Funds Transfer**



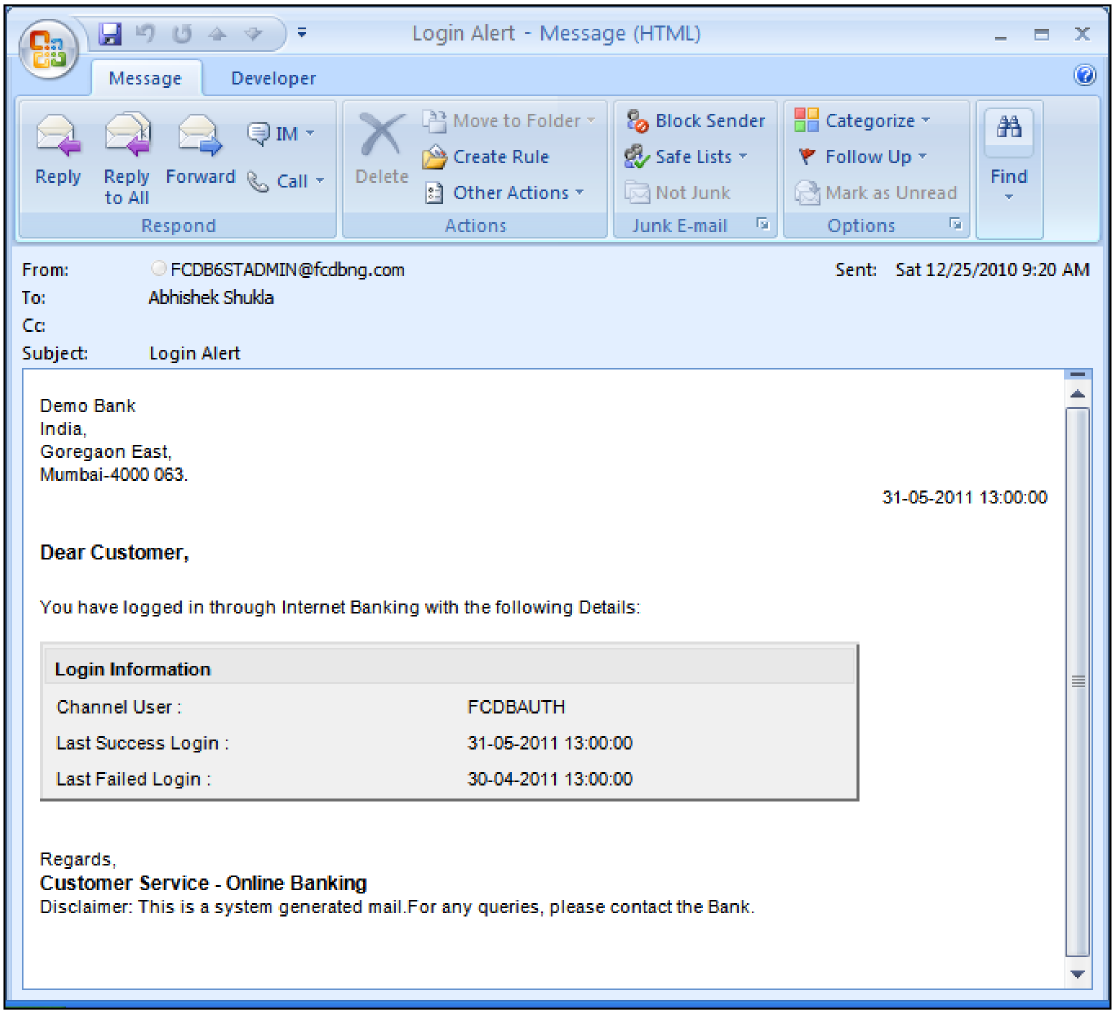

## 18.2 Subscribed - User Alerts

These alerts are sent when there is user level change like change in password; change in email, account is locked etc.

The user alerts are sent whenever the following events take place.

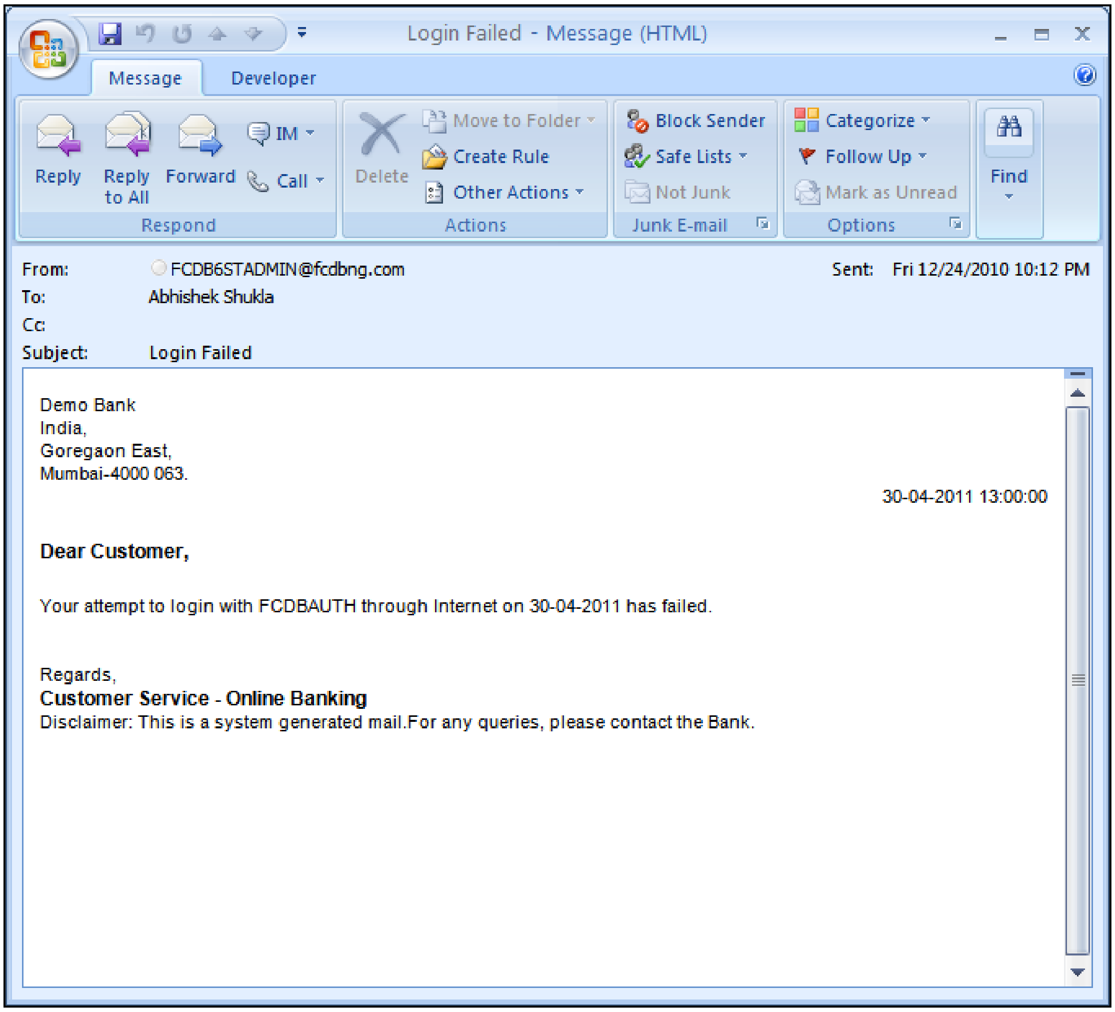
- **Login** – An alert is sent to the account holder as soon as the login process is successful for the respective account, irrespective of the channel used for the login process.

**Login**



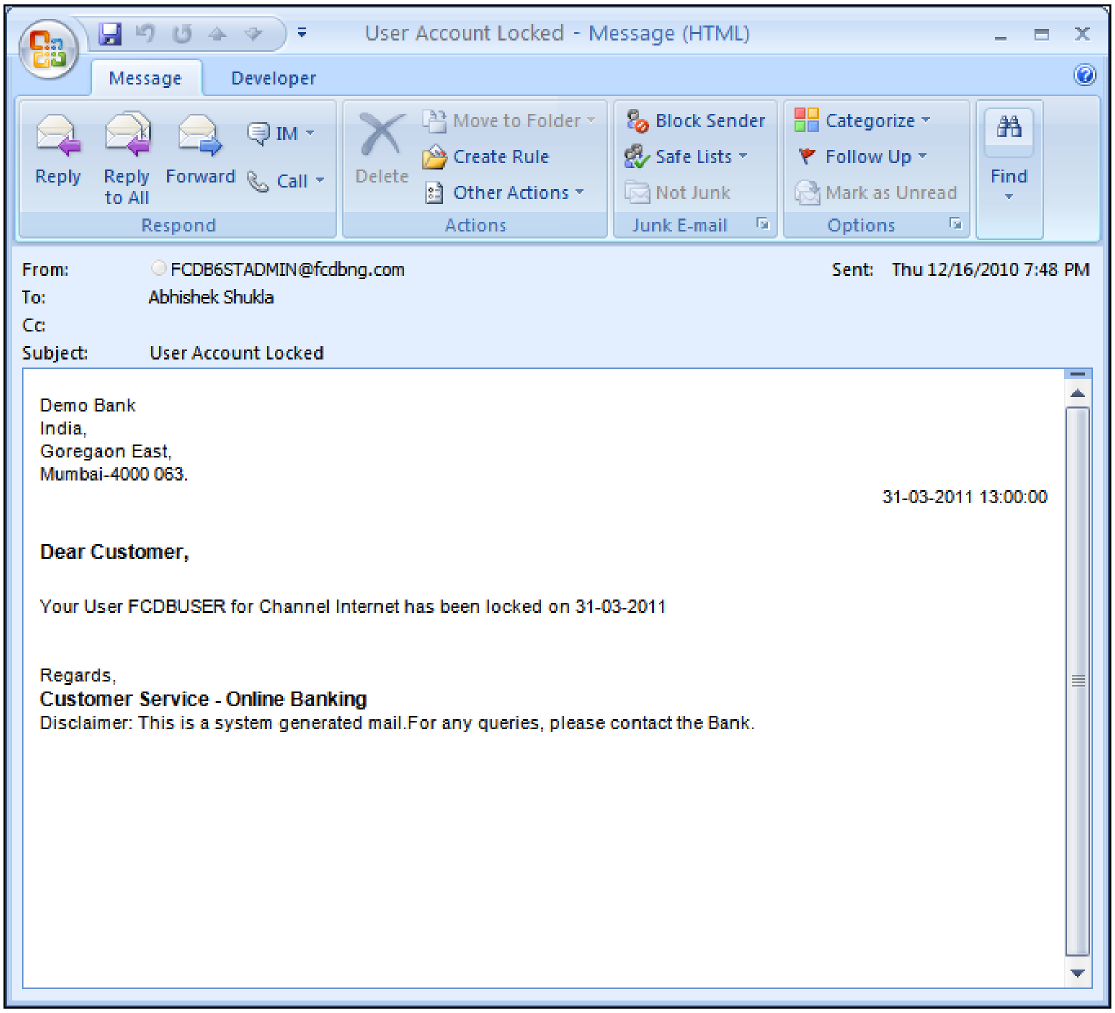

- **Login Failed** – An alert is sent to the account holder as soon as the login process is failed for the respective account, due to incorrect password or any other reason.

### Login Failed




**Note**: If a user tries to enter the incorrect password consecutively for more than "*n*" *number of times*, then the respective account may get automatically locked.

**Account Locked**




- **Limit Utilization** – On authorizing the transaction type, an alert about the limit utilization is sent to the account holder.

### Limit Utilization

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

15-04-2011 13:00:00

**Dear Customer,**

Your limit utilization details for **"Transactions"** after authorization of transaction having Internet E-Banking Reference No 351262931418413 are as follows:

| | | |
|---|---|---|
| **Limit Details:** | | |
| **User Level Limits** | | |
| **Initiation Limit** | | |
| Minimum Transaction Limit: | 15.00GBP | |
| Maximum Transaction Limit: | 10,000.00GBP | |
| **Daily Authorization Limit** | | |
| Number of Transactions | | |
| Allowed: | 10 | 100% |
| Utilized: | 2 | 20% |
| Remaining: | 8 | 80% |
| Daily Limit | | |
| Allowed: | 100,000.00GBP | 100% |
| Utilized: | 524.00GBP | 0.52% |
| Remaining: | 99,476.00GBP | 99.48% |

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

Regards,
**Customer Service - Online Banking**

- **Limit Utilization Warning on Predefined Threshold** – Once the Pre-defined Threshold Limit is reached, an alert should be sent to the Account Holder for the respective account.

### Limit Utilization Warning on Predefined Threshold

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-03-2011 13:00:00

**Dear Customer,**

Your Own Account Transfer has exceeded the Threshold Limit defined with Internet E-Banking Reference No 387782594400644 with the following Details:

| | | |
|---|---|---|
| **Limit Details:** | | |
| **User Level Limits** | | |
| **Initiation Limit** | | |
| Minimum Transaction Limit: | 15.00GBP | |
| Maximum Transaction Limit: | 10,000.00GBP | |
| **Daily Authorization Limit** | | |
| Number of Transactions | | |
| Allowed: | 10 | 100% |
| Utilized: | 6 | 60% |
| Remaining: | 4 | 40% |
| Daily Limit Allowed: | 100,000.00GBP | 100% |
| Utilized: | 1,043.00GBP | 1.04% |
| Remaining: | 98,957.00GBP | 98.96% |

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

- **Forex Rate Alert** – An alert is sent to the Account Holder when the Target Price of any specified currency pair has been attained.

  Additionally, an alert is also sent when:

  - The Buy Rate is lower than the Target Rate.
  - In case if the Buy Rate is applicable to the Sell Rate, the alert is sent whenever the Target Rate is attained.
  - The Buy Rate is higher than the Target Rate.

**To register user alerts**

1. From the **Customer Services** menu, select **Alerts**.
   The **Alerts** screen appears.

**Alerts**


**Field Description**

| Field Name | Description |
|---|---|
| It is mandatory to select either **User Alerts**, **Customer Alerts**, or **Account Alerts** option. | |
| **User Alerts** | [Optional, Option]<br>Indicates the user type of alerts. |
| **Customer Alerts** | [Optional, Option]<br>Indicates the customer alerts. |
| **Account Alerts** | [Optional, Option]<br>Indicates the account alerts. |
| **Customer No.** | [Conditional, Drop-Down]<br>Indicates the customer number.<br>To enable this field select the **Customer Alerts** option. |
| **Account Number** | [Conditional, Drop-Down]<br>Indicates the account number.<br>To enable this field select the **Account Number** option. |

2. Select the appropriate alert option.

   a. If you select **Customer Alert** option:

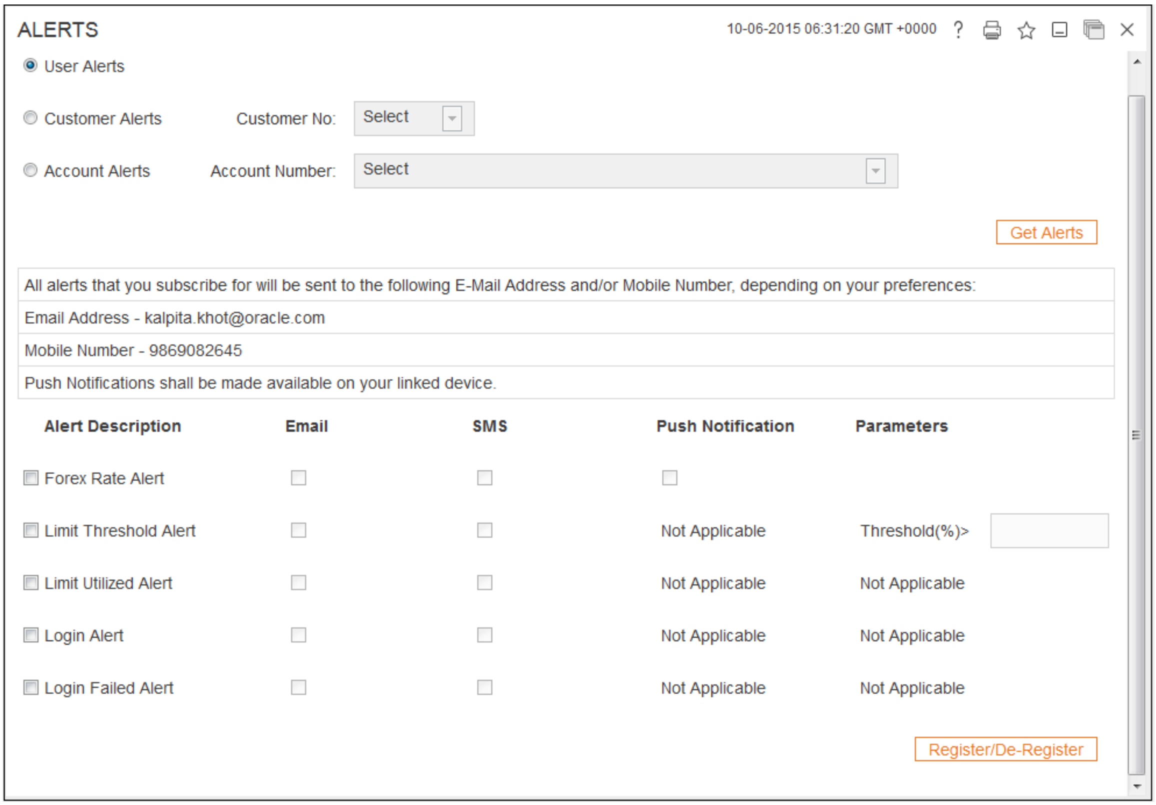
      i. From the **Customer No** list, select the customer ID.

   b. If you select **Account Alerts** option:

      ii. From the **Account Number** list, select the appropriate account number.

3. Click **Get Alerts**.
The **Alert specification** screen with the description appears.

### Alerts



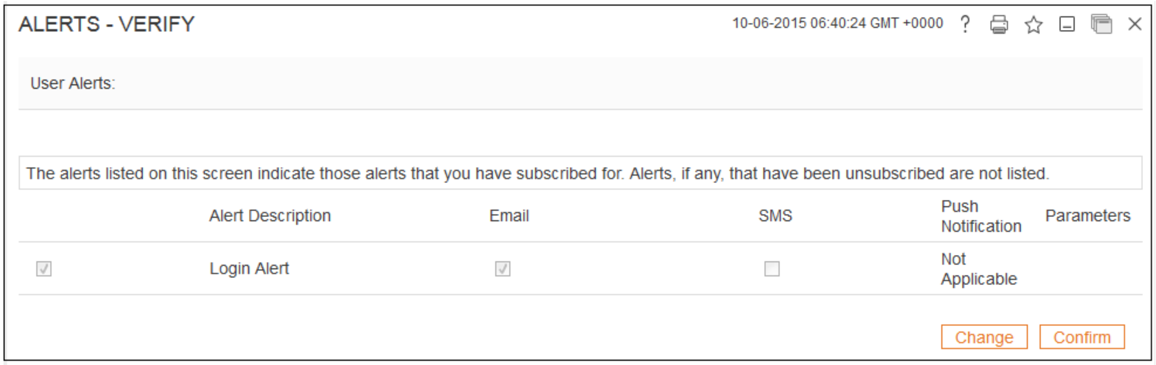

### Field Description

| Field Name | Description |
|---|---|
| **Alert Description** | [Optional, Check Box]<br>Indicates whether alert facility is available for the account. |
| **Email** | [Conditional, Check Box]<br>Indicates whether email facility is available for the account. |
| **SMS** | [Conditional, Check Box]<br>Indicates whether SMS facility is available for the account.<br>To enable this field, select the **Mobile Number** checkbox. |

| Field Name | Description |
|---|---|
| **Push Notification** | [Optional, Check Box]<br>Indicates whether push notification functionality is enabled.<br>An alert will be generated and displayed to the user through the push notification functionality, on the mobile and tablet devices mapped to the user.<br>**Note**: The push notification contains only a preview of the alert and not the entire details of the alert. |
| **Parameters (Threshold %)** | [Conditional, Numeric, 100]<br>Indicates the threshold percentage for alerts registration.<br>To enable this field, select the **Limit threshold Alert** checkbox. |
| **Debit Above** | [Mandatory, Numeric, 15]<br>Indicates the debit above alert.<br>This alert is sent, if the account gets debited above the mentioned amount.<br>The currency of the *Threshold Amount* is the currency of the account for which the alert is being defined. |
| **Credit Above** | [Mandatory, Numeric, 15]<br>Indicates the credit above alert.<br>This alert is sent, if the account gets credited above the mentioned amount.<br>The currency of the threshold amount is the currency of the account for which the alert is being defined. |

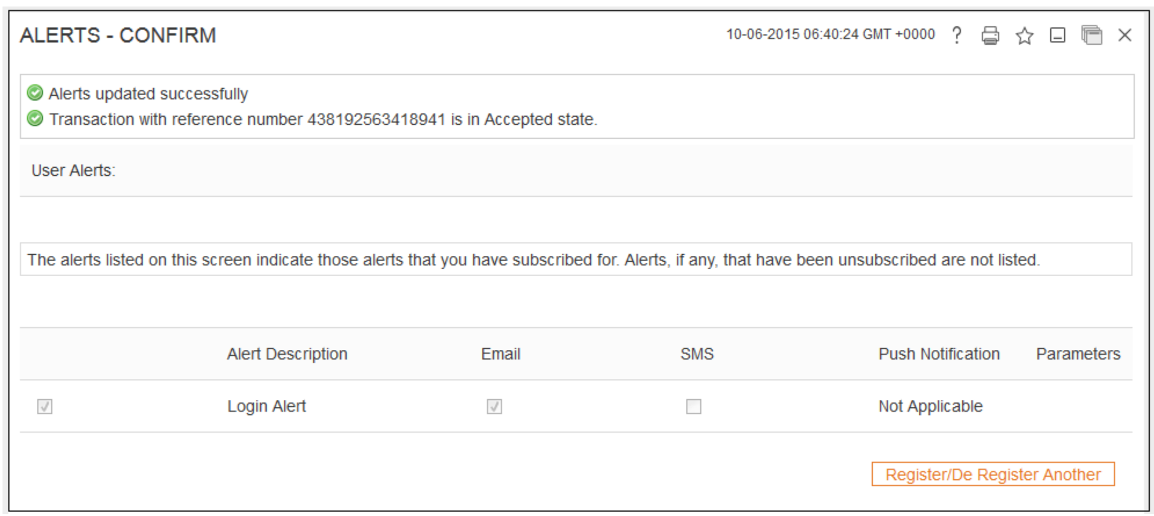
4. Select the appropriate check box under the **Alert Description** column.
5. Select the appropriate alert channel, for example email/SMS/push notification.
6. Click **Register/De-Register**.
   The **Alert Verify** screen appears.

**Alerts**




7. Click **Confirm**.
   The **Alerts - Confirm** screen with the confirmation message appears.
   OR
   Click **Change** to navigate to the previous screen.

**Alert - Confirm**




8. Click **Register/De-Register Another** to register for another alert.

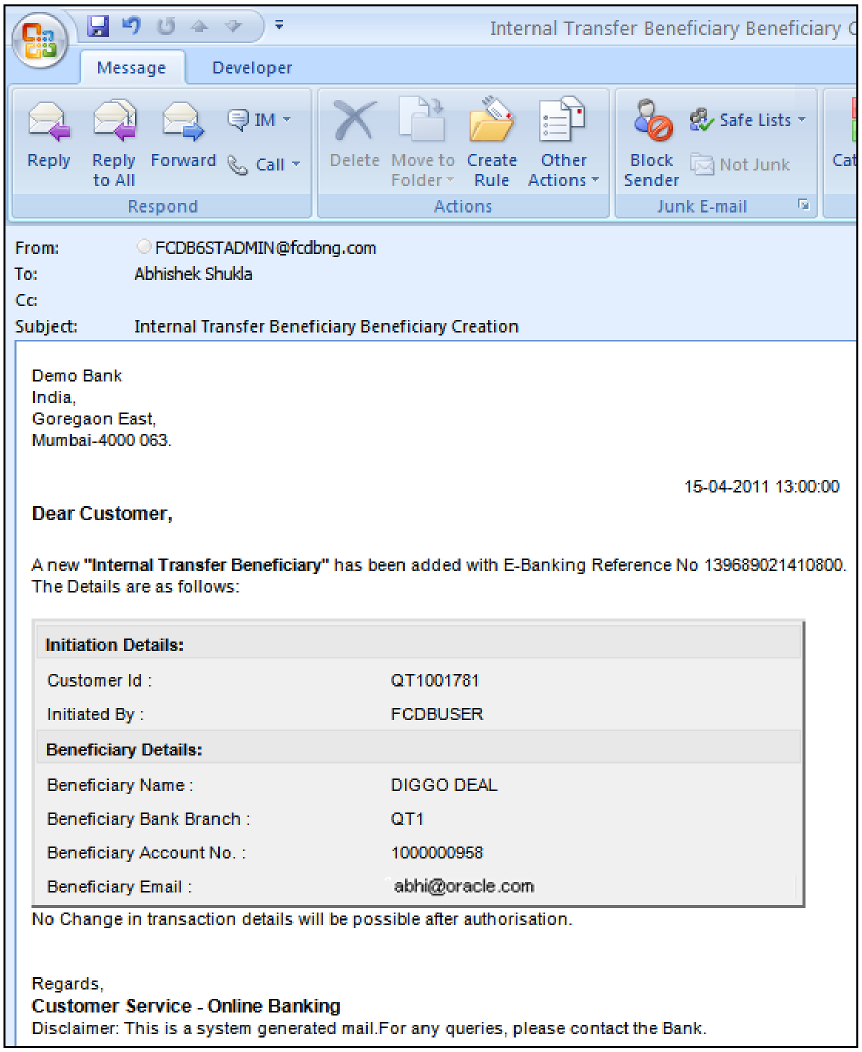
## 18.3 Subscribed - Customer Alerts

These alerts are sent when any transaction is completed for the customer number selected.

The Customer Alerts are sent whenever the following events take place.

1. **New Beneficiary Created Alert** – For corporate users, an alert is sent to the email ID or the mobile number on creation of a new beneficiary.

### New Beneficiary Created for Internal Transfer




From: FCDB6STADMIN@fcdbng.com
To: Abhishek Shukla
Cc:
Subject: Internal Transfer Beneficiary Beneficiary Creation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

15-04-2011 13:00:00

**Dear Customer,**

A new **"Internal Transfer Beneficiary"** has been added with E-Banking Reference No 139689021410800.
The Details are as follows:

| | |
|---|---|
| **Initiation Details:** | |
| Customer Id : | QT1001781 |
| Initiated By : | FCDBUSER |
| **Beneficiary Details:** | |
| Beneficiary Name : | DIGGO DEAL |
| Beneficiary Bank Branch : | QT1 |
| Beneficiary Account No. : | 1000000958 |
| Beneficiary Email : | abhi@oracle.com |

No Change in transaction details will be possible after authorisation.

Regards,
**Customer Service - Online Banking**
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

**New Beneficiary Created for Domestic Transfer**

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

31-05-2011 13:00:00

**Dear Customer,**

A new **"Domestic Transfer Beneficiary"** has been added with E-Banking Reference No 189575056507210.
The Details are as follows:

| | |
|---|---|
| **Initiation Details:** | |
| **Customer Id :** | QT1001781 |
| **Initiated By :** | FCDBUSER |
| **Beneficiary Details:** | |
| **Beneficiary Name :** | DFT |
| **Beneficiary Account No. :** | 881882828882 |
| **Beneficiary Email :** | abhi@oracle.com |

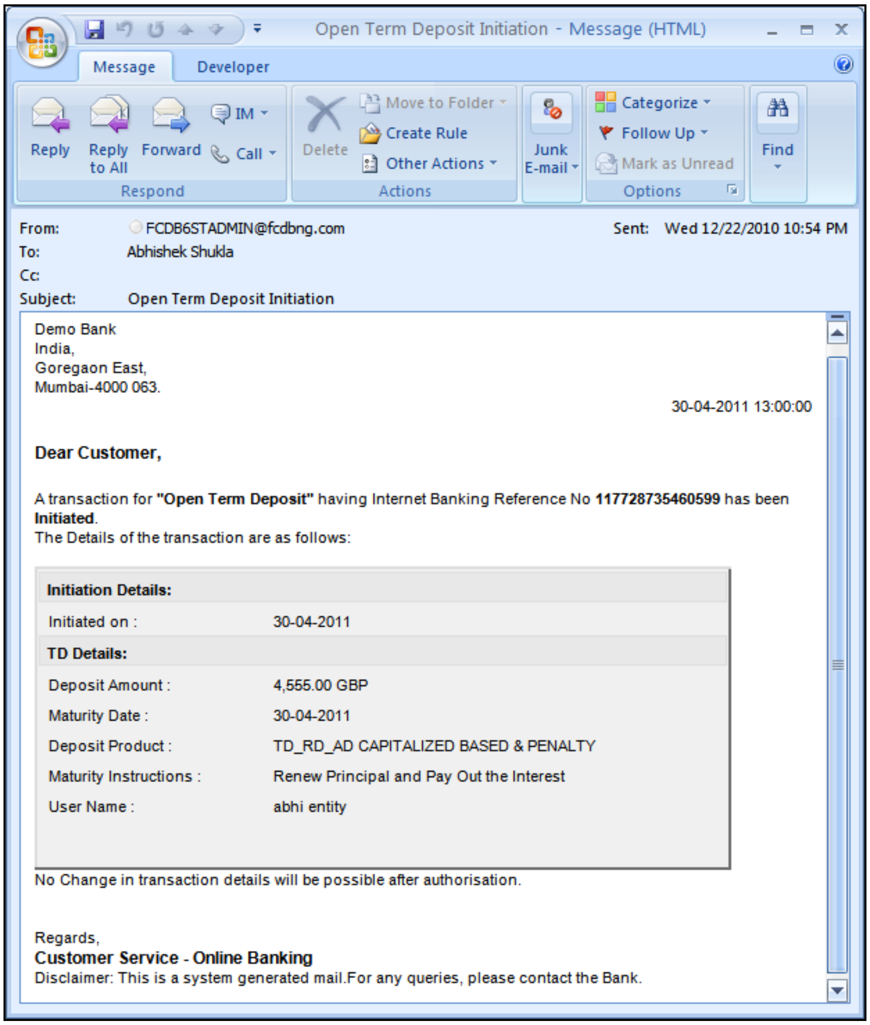
No Change in transaction details will be possible after authorisation.

Regards,
**Customer Service - Online Banking**

Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

2. **TD Open Alert** – An alert is sent during the Term Deposit account opening process.

### Open Term Deposit




From: FCDB6STADMIN@fcdbng.com
Sent: Wed 12/22/2010 10:54 PM
To: Abhishek Shukla
Cc:
Subject: Open Term Deposit Initiation

Demo Bank
India,
Goregaon East,
Mumbai-4000 063.

30-04-2011 13:00:00

**Dear Customer,**

A transaction for **"Open Term Deposit"** having Internet Banking Reference No **117728735460599** has been **Initiated**.
The Details of the transaction are as follows:

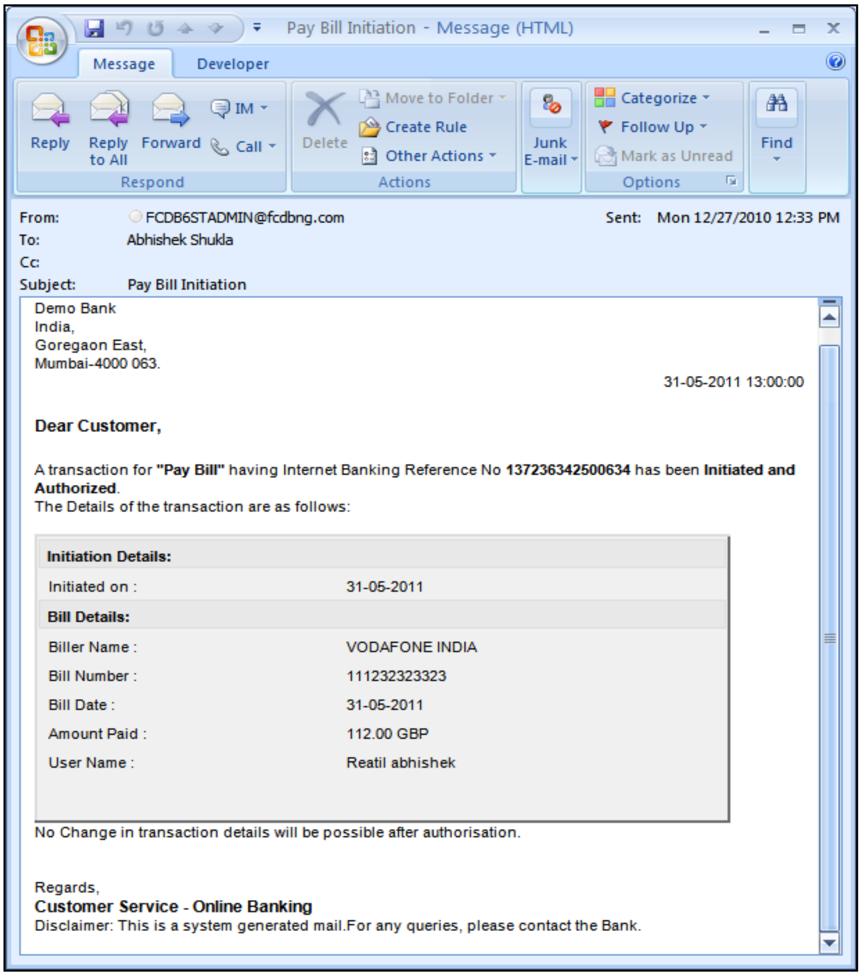
| | |
|---|---|
| **Initiation Details:** | |
| Initiated on : | 30-04-2011 |
| **TD Details:** | |
| Deposit Amount : | 4,555.00 GBP |
| Maturity Date : | 30-04-2011 |
| Deposit Product : | TD_RD_AD CAPITALIZED BASED & PENALTY |
| Maturity Instructions : | Renew Principal and Pay Out the Interest |
| User Name : | abhi entity |

No Change in transaction details will be possible after authorisation.

Regards,
**Customer Service - Online Banking**
Disclaimer: This is a system generated mail.For any queries, please contact the Bank.

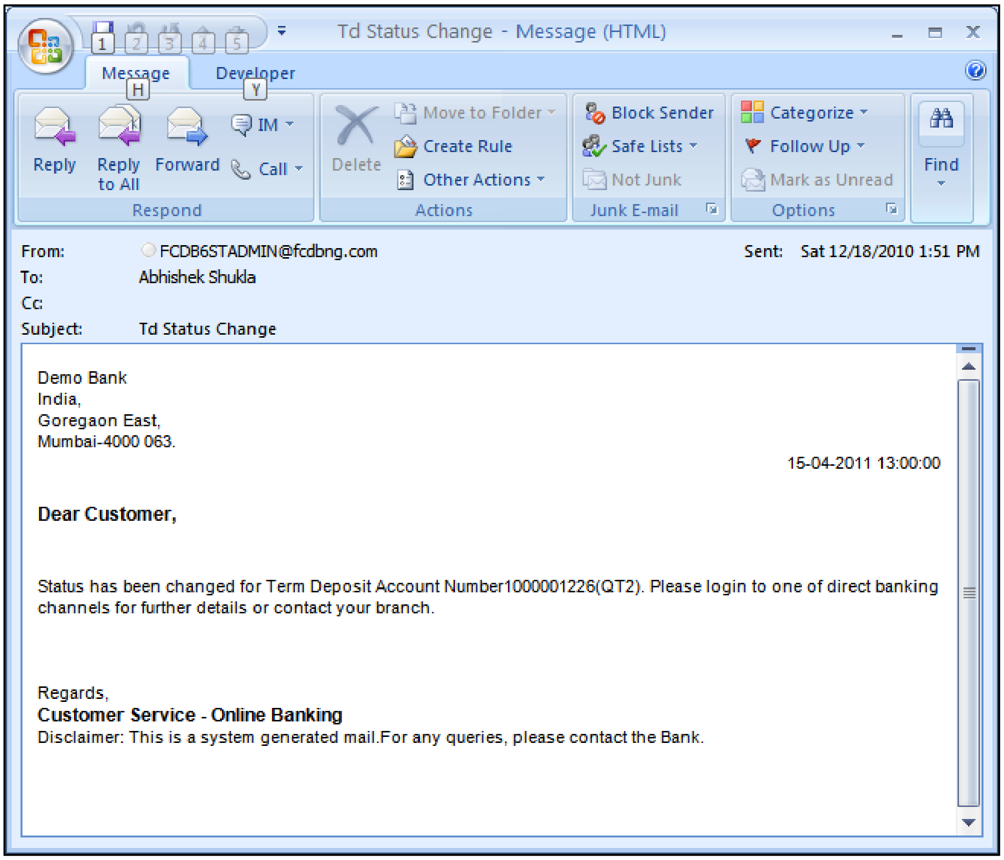
3. **Bill Pay Alert** – An alert is sent whenever the **Bill Payment** is affected within the system.

### Bill Pay Alert




4. **TD Status Alert** – Similar to the TD Open Alert, an alert is sent for Term Deposit Status changes (*TD Maturity / Closure*).

**TD Status Alert**



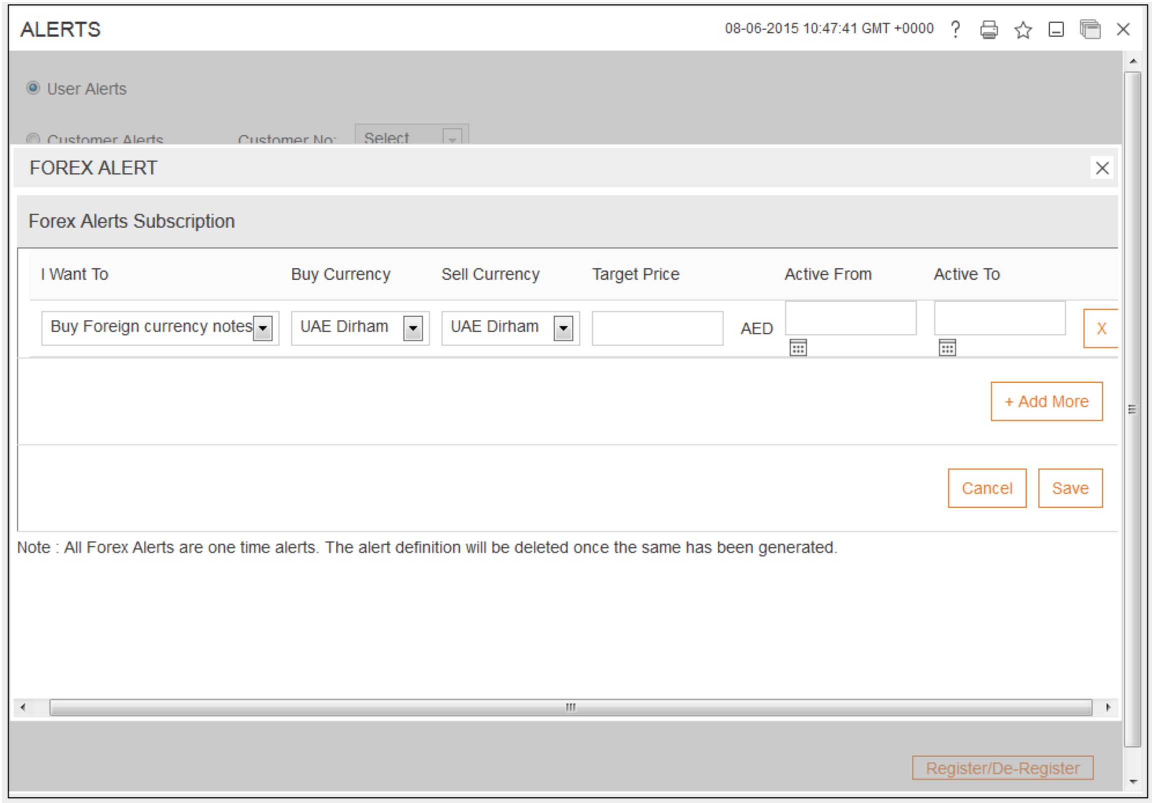

## 18.4 Forex Alert Subscription

Using this option you can define parameters on the basis of which forex alerts are generated.

**To subscribe for forex alerts**

1. From the **Customer Services** menu, select **Alerts**.
   The ***Alerts*** screen appears.
2. Select the **User Alert** option.
3. Click **Get Alerts**.
   The **Alert specification** screen with the description appears
4. Select the **Forex Alert** check box under the ***Alert Description*** *column*.
5. Select the appropriate alert channel, for example email/SMS/push notification.
6. Click the **Set-view Parameters** link.
   The ***Forex Alert Subscription*** screen appears.

### Forex Alert Subscription




### Field Description

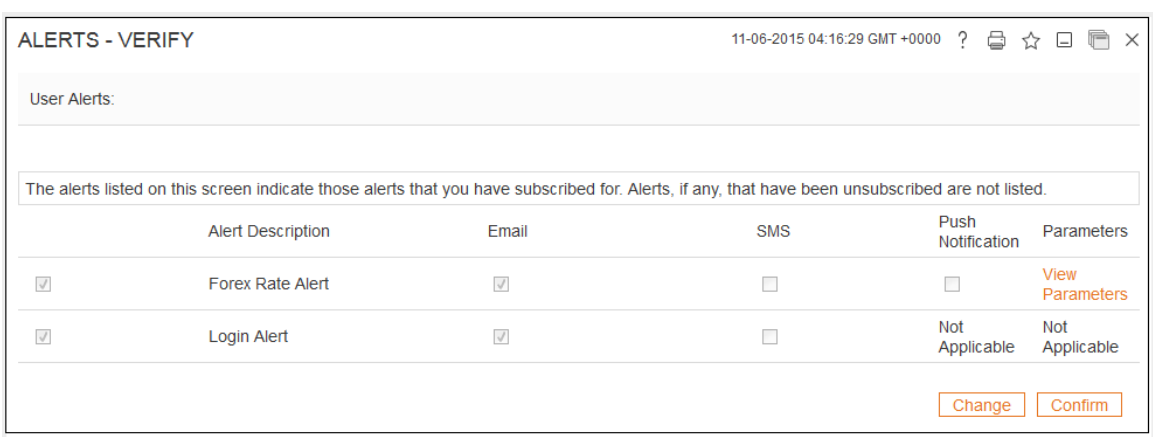
| Column Name | Description |
|---|---|
| **Alert Number** | [Display]<br>Displays the *alert number*. |
| **I Want To** | [Mandatory, Drop-Down]<br>Indicates the desired purpose. |
| **Buy Currency** | [Mandatory, Drop-Down]<br>Indicates b*uying a currency*.<br><br>**Note**: It is possible for the user to define multiple currency pairs for which to receive forex alerts. By default, the user is able to define up to 5 currency pairs. |
| **Sell Currency** | [Mandatory, Drop-Down]<br>Indicates selling a currency. |
| **Target Price** | [Mandatory, Input Box, 15]<br>Indicates the target price. |

| Column Name | Description |
|---|---|
| **Active From** | [Mandatory, Pick List]<br>Indicates the starting date to define the d*ate range* within which if the target price is attained, the alert will be generated. |
| **Active To** | [Mandatory, Pick List]<br>Indicates the end date to define the d*ate range* within which if the target price is attained, the alert will be generated. |

**Note**: All *forex alerts* are one time alerts. The alert definition will be deleted once the same has been generated.

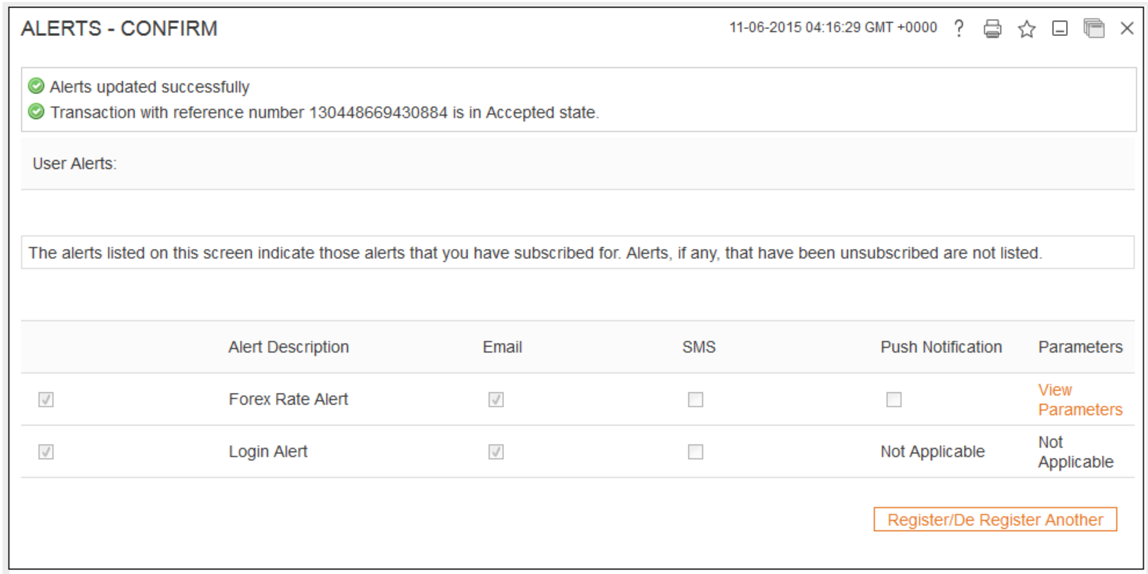
7. From the **I Want To** list, select the appropriate option.
8. From the **Buy Currency** list, select the appropriate option.
9. From the **Sell Currency** list, select the appropriate option.
10. In the **Target Price** field, enter the target price for the currency.
11. From the **Active From** list, select the appropriate option.
12. From the **Active To** list, select the appropriate option.
13. Click **Save.**
    The ***Forex Alert - Confirmation*** screen appears.
14. Click **OK**.
15. Click **Register/De-Register**.
    The ***Alert Verify*** screen appears.

**Alerts**



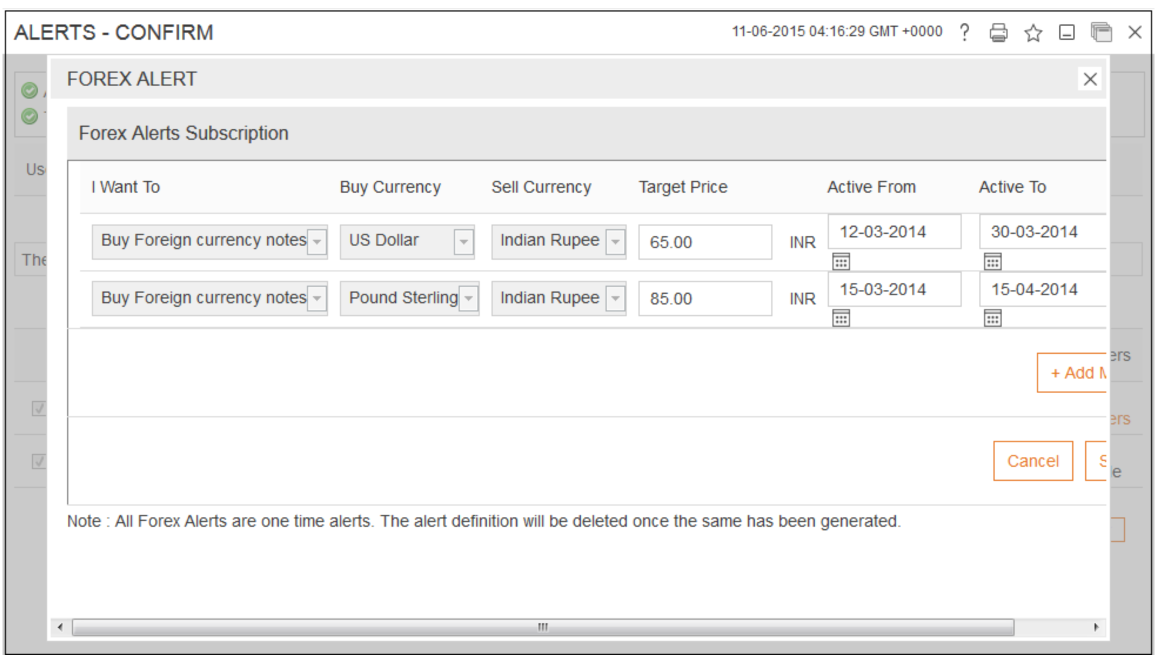

16. Click **Confirm**.
    The ***Alerts - Confirm*** *screen* with the confirmation message appears.
    OR
    Click **Change** to navigate to the previous screen.

**Alert - Confirm**




17. Click **Register/De-Register Another** to register for another alert.
OR
Click **View Parameters** to view the parameters of the subscribed forex alert.

**Subscribed Forex Alert Parameters**




## 18.5 Interactive Alerts

With the introduction of this new feature, the banks are able to send *Interactive* or *Actionable Alerts* to their end-users to complete the transaction on time.

The *Actionable Alerts* are available for the following transactions:

- P2P Payment Received for the first timer users
- P2P Payment Received for the registered users
- Pending Authorization

**To initiate interactive alerts**

A user receives the respective link from the bank through Email.

1. Click the link. The link redirects to the respective webpage.
2. Enter the valid login credentials.
The **Pay and Go (PnG)** transaction screen appears.
3. Edit the values for the permissible fields. Rest of the values are available by default and are disabled.
4. Click **Submit**.
5. Enter the transaction password, if required.
6. Click **Proceed**.
The **Verification** screen appears.
7. Click **Confirm**.
The **Confirmation** screen appears.
8. Click **OK**.

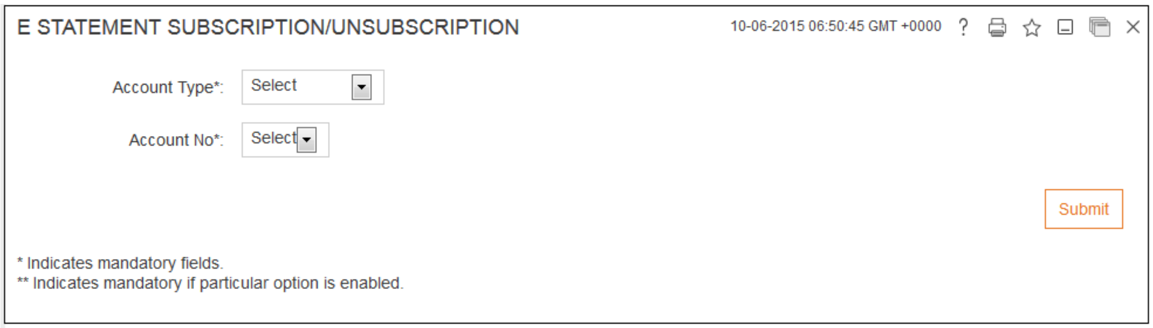
# 19. E-Statement Subscription / Unsubscription

Using this option you can subscribe/unsubscribe for e-statement.

**To subscribe/unsubscribe for e-statement**

1. From the **Customer Services** menu, select **E Statement**.
The **E-Statement Subscription / Unsubscription** screen appears.

**E-Statement Subscription / Unsubscription**

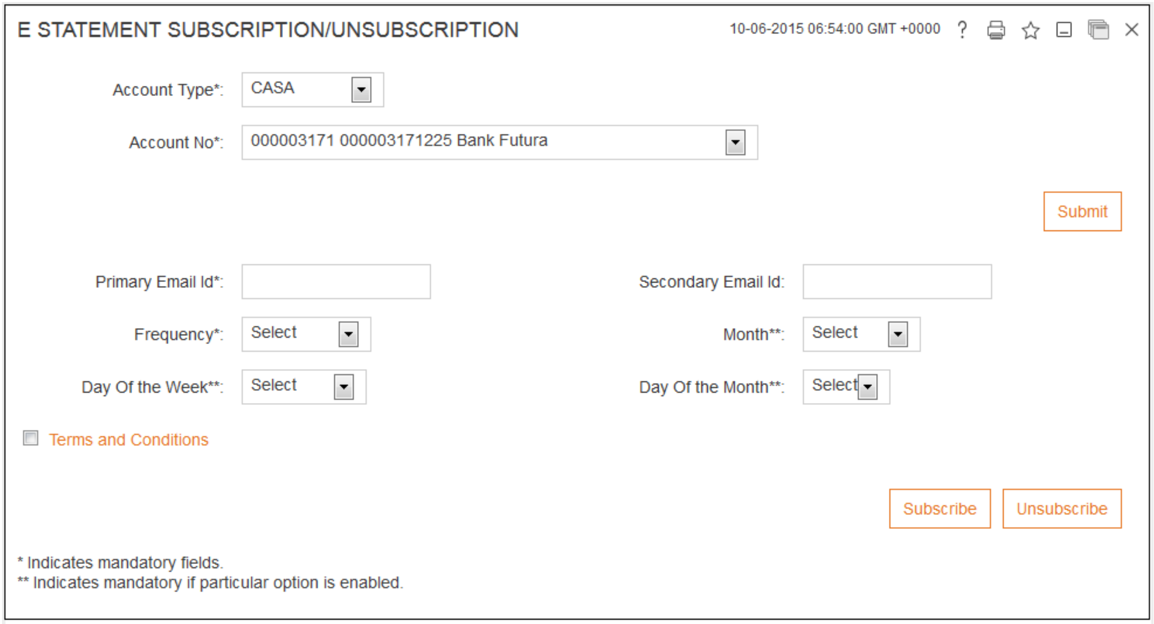



**Field Description**

| Field Name | Description |
|---|---|
| **Account Type** | [Mandatory, Drop-Down]<br>Indicates the account type. |
| **Account No** | [Mandatory, Drop-Down]<br>Indicates the account number. |

2. Click **Submit**.
The **E-Statement Subscription/ Unsubscription** screen with details appear.

### E-Statement Subscription / Unsubscription




### Field Description

| Field Name | Description |
|---|---|
| **Primary Email Id** | [Mandatory, Alphanumeric, 250]<br>Indicates the primary email ID to which the e-statement is to be sent. |
| **Secondary Email Id** | [Optional, Alphanumeric, 250]<br>Indicates the secondary email ID to which the e-statement is to be sent. |
| **Frequency** | [Mandatory, Drop-Down]<br>Indicates the e-statement frequency.<br>The options are:<br>• Annual<br>• Daily<br>• Fortnightly<br>• Monthly<br>• Quarterly<br>• Semi Annual<br>• Weekly |

| Field Name | Description |
|---|---|
| **Month** | [Conditional, Drop-Down]<br>Indicates the month on which the e-statement is required.<br>To enable this field, select **Annual**, **Quarterly**, **Semi-Annually** option, from the **Frequency** list. |
| **Day of the week** | [Conditional, Drop-Down]<br>Indicates the day of the week on which the e-statement is required.<br>To enable this field, select the **Fortnightly**, **Weekly** from the **Frequency** list. |
| **Day of the Month** | [Conditional, Drop-Down]<br>Indicates the day of the month on which the e-statement is required.<br>To enable this field, select the **Monthly** from the **Frequency** list. |
| **Terms and Conditions** | [Mandatory, Check Box]<br>Indicates whether terms and conditions are acceptable. |

3. Click the **Terms and Conditions** link to view the terms and conditions.
4. To accept the terms and conditions of use, select the **Terms and Conditions** check box.
5. Click **Subscribe** to subscribe for the e-statement.
   The **E-statement Subscription / Unsubscription - Verify** screen appears.
   OR
   Click **Unsubscribe** to unsubscribe for the statement.

**E-Statement Subscription / Unsubscription- Verify**


6. Click **Change** to navigate to the previous screen to modify the input data.
   The **E-Statement Subscription / Unsubscription - Confirm** screen appears
   OR
   Click **Confirm**.
   The **E-Statement Subscription / Unsubscription** screen appears.

**E-statement Subscription / Unsubscription- Confirm**


7. Click **OK**.
   The **E-statement Subscribe / Unsubscribe** screen appears.

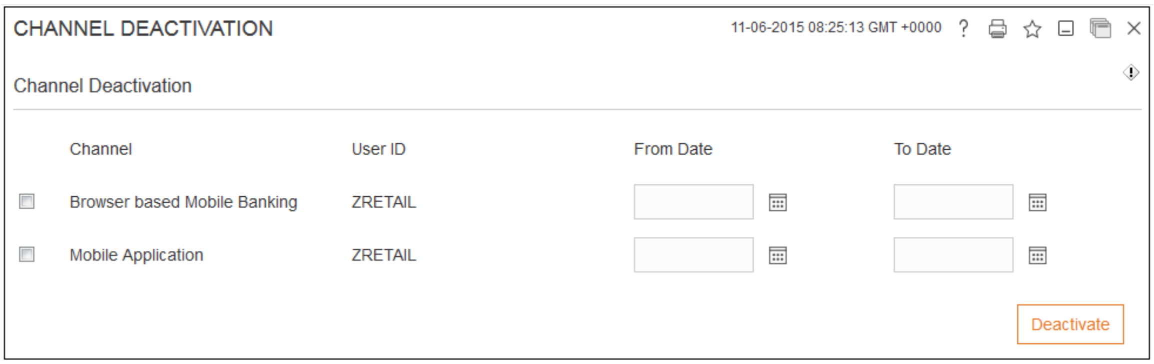
# 20. Deactivate User Channel

This transaction allows you to deactivate/disable the access to the existing user through other channels. These additional channels can be any channels like browser based or J2ME Mobile Banking Channel. Using this transaction you can deactivate your mobile banking channel users.

### To deactivate user channel

1. From the **Customer Services** menu, select **Channel Deactivation**.
   The **Channel Deactivation** screen appears.

**Channel Deactivation**

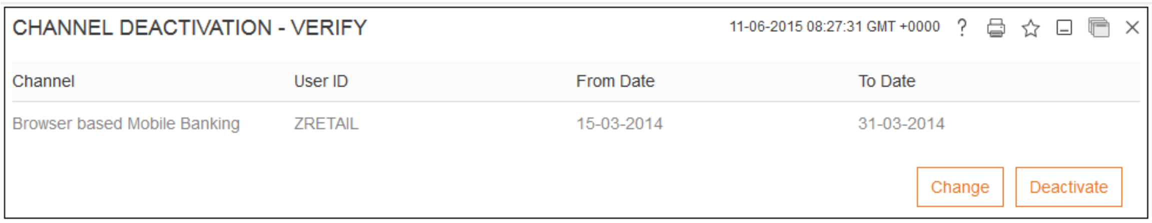



**Column Description**

| Column Name | Description |
|---|---|
| **Channel** | [Display]<br>Displays the channel description. |
| **User Id** | [Display]<br>Displays the user ID with respect to the channel. |
| **From Date** | [Mandatory, Pick List]<br>Indicates the user channel deactivation start date. |
| **To Date** | [Mandatory, Pick List]<br>Indicates the user channel deactivation end date. |

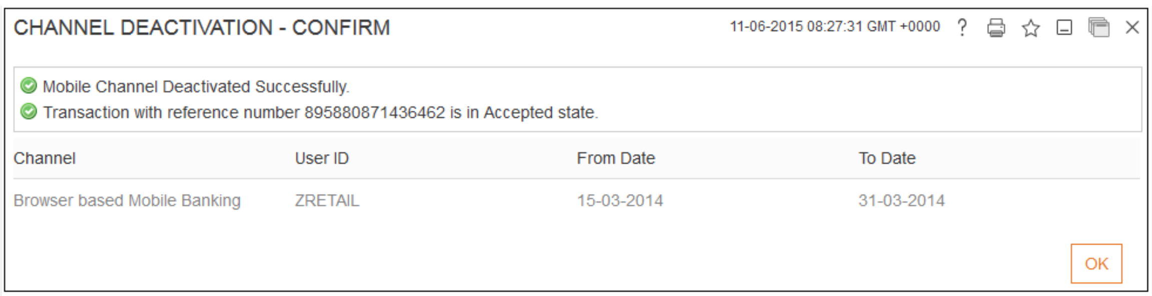
2. To deactivate the channel facility, select the **Channel** box.
3. Click **Deactivate**.
   The **Channel Deactivation Verify** screen appears.

**Channel Deactivation Verify**




4. Click **Deactivate**.
   The **Channel Deactivation Confirm** screen appears.
   OR
   Click **Change** to navigate to the previous screen.
   The **Channel Deactivation** screen appears.

**Channel Deactivation Confirm**




5. Click **OK**.
   The **Channel Deactivation** screen appears.

# 21. Subscribe / Unsubscribe Banking Channels

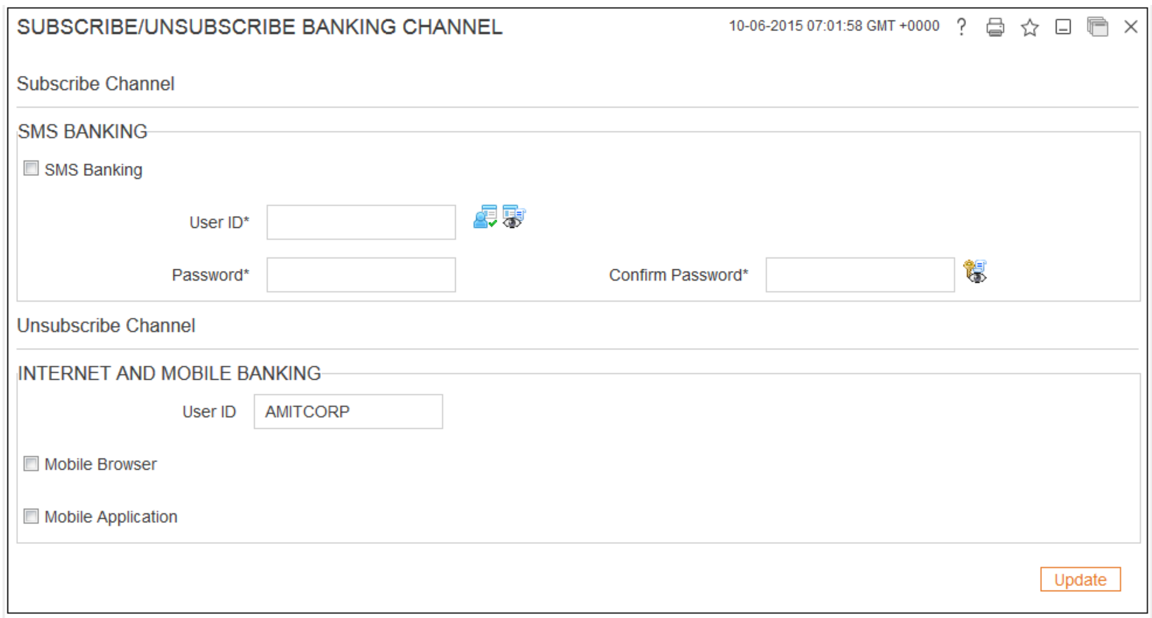
Using this option, you can directly subscribe or unsubscribe for additional channels. These additional channels can be any channels like SMS, mobile or any other channel.

## 21.1 Unsubscribe from other channels

**To unsubscribe from other channels**

*1.* From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
The **Subscribe / Unsubscribe Banking Channels** screen appears.

**Subscribe/ Unsubscribe Additional Channels**




**Field Description**

| Field Name | Description |
|---|---|
| **Subscribe Channel** | |
| **Check Box** | [Optional Check Box]<br>Indicates whether to subscribe / unsubscribe channel. |
| **User Id** | [Mandatory, Alphanumeric, 20]<br>Indicates the user ID of the initiator of the transaction. |
| **Password** | [Mandatory, Alphanumeric, 75]<br>Indicates the new password that you want to set for the user. |

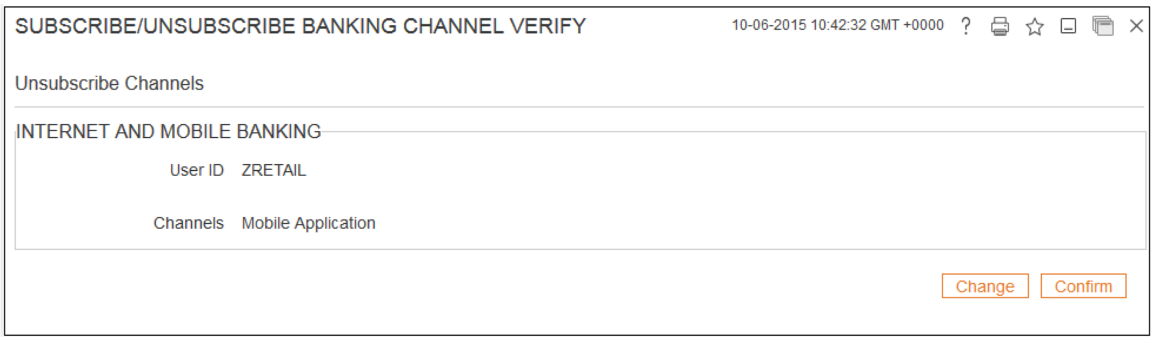
| Field Name | Description |
|---|---|
| **Confirm Password** | [Mandatory, Alphanumeric, 75]<br>Indicates to confirm the password that you want to set for the user. |

2. The above screen shows channel to be subscribe in subscribe channel section and Unscubscribe channel section shows channel that have already been subscribed by the user.

**To unsubscribe from channels**

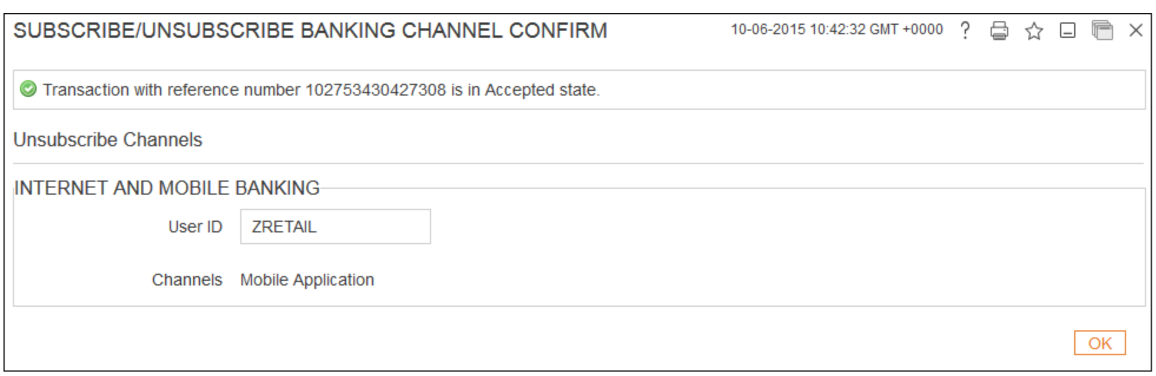
3. Select the check box to unsubscribe for mobile banking.
4. Click **Update**.
   The **Subscribe / Unsubscribe Banking Channels Verify** screen appears.

**Subscribe/ Unsubscribe Additional Channel - Verify**




5. Click **Confirm** to unsubscribe the selected channels.
   The **Subscribe / Unsubscribe Banking Channels - Confirm** screen appears.
   OR
   Click **Change** to navigate to the previous screen.
   The **Subscribe/ Unsubscribe Additional Channel** screen appears.

**Subscribe/ Unsubscribe Additional Channel - Confirm**



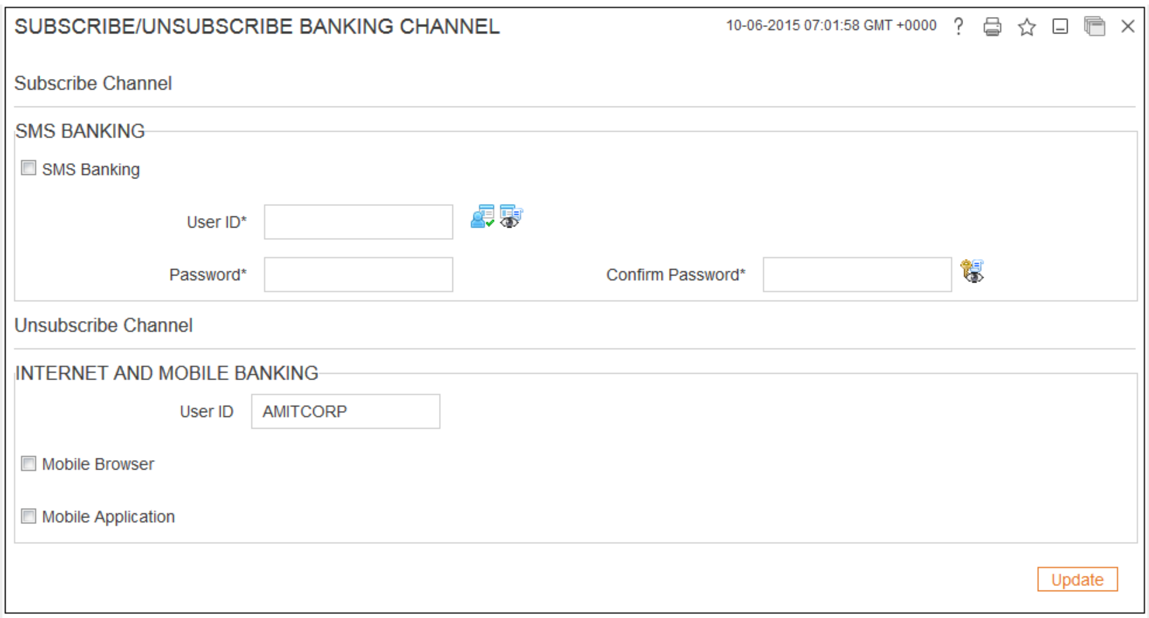

6. Click **OK.**
   The **Subscribe/ Unsubscribe Banking Channels** screen appears.

## 21.2 Subscribe for Other Channels

### To subscribe for other channels

1. From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
The **Subscribe / Unsubscribe Banking Channels** screen appears.

### Subscribe/ Unsubscribe Additional Channels




### Field Description

| Field Name | Description |
|---|---|
| **Subscribe Channel** | |
| **Check Box** | [Optional, Check Box]<br>Indicates whether channel is available. |
| **User Id** | [Mandatory, Alphanumeric, 20]<br>Indicates the user ID of the initiator of the transaction. |
| **Password** | [Mandatory, Alphanumeric, 75]<br>Indicates the new password to set for the user. |
| **Confirm Password** | [Mandatory, Alphanumeric, 75]<br>Indicates to confirm the password that you want to set for the user. |
| **Transaction Password** | [Mandatory, Alphanumeric, 75]<br>Indicates the new transaction password that you want to set for the user. |

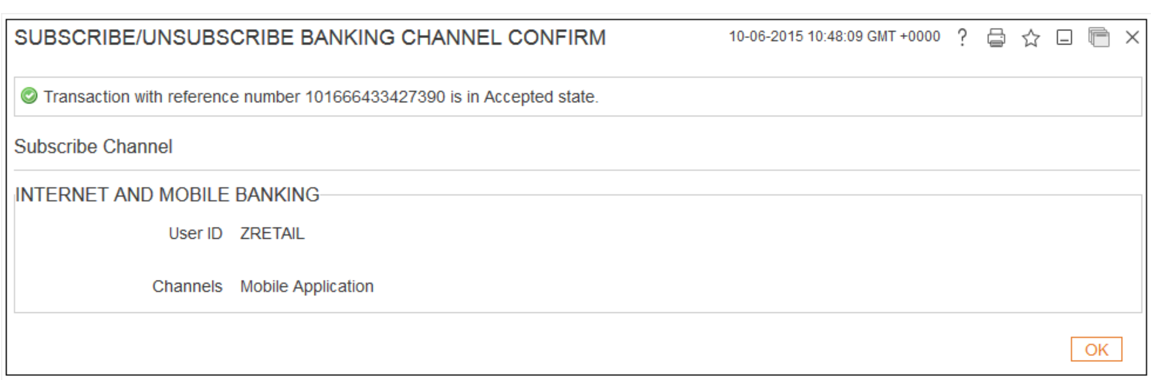
| Field Name | Description |
|---|---|
| **Confirm Transaction Password** | [Mandatory, Alphanumeric, 75]<br>Indicates the confirmation of transaction password that you want to set for the user. |

2. Click  to check the availability of the user.
   OR
   Click  to check the password rules.
   OR
   Click  to check the confirm password policy.
3. Select the required checkbox, Input the required data.
4. Click **Update**.
   The **Subscribe / Unsubscribe Additional Channels - Verify** screen appears.

**Subscribe / Unsubscribe Banking Channels - Verify**


5. Click **Confirm** to unsubscribe the channels.
   The **Subscribe / Unsubscribe Banking Channels Confirm** screen appears.
   OR
   Click **Change** to navigate to the previous screen.

**Subscribe/ Unsubscribe Additional Channel - Confirm**



6. Click **OK**.
   The **Subscribe/ Unsubscribe Banking Channels** screen appears.

# 22. Subscribe / Unsubscribe Banking Channels – (IAM)

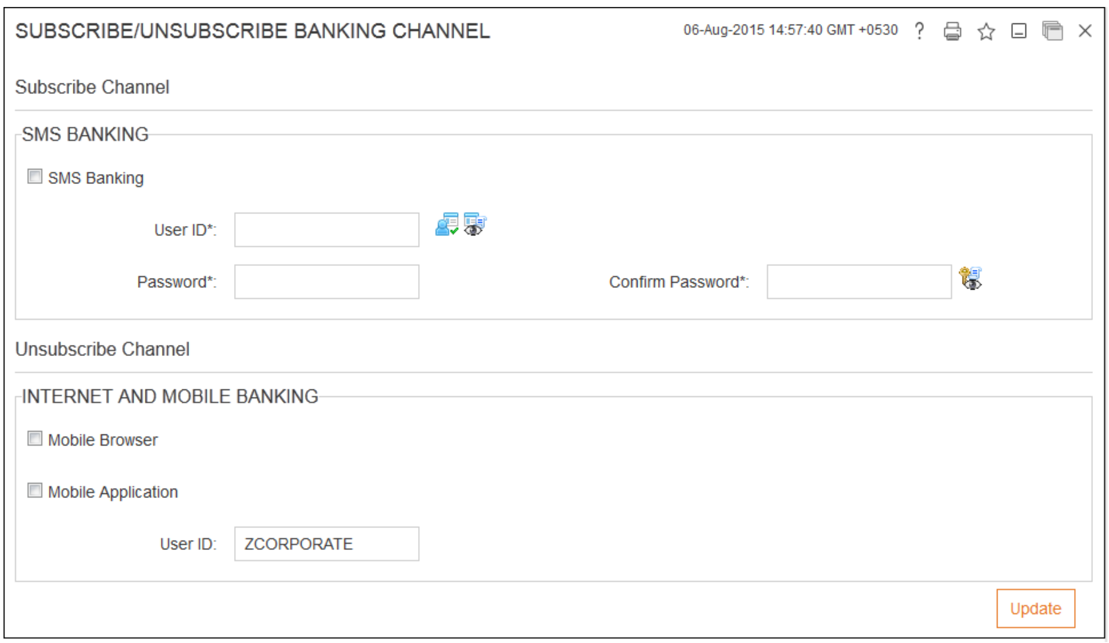
Using this option, you can directly subscribe or unsubscribe for additional channels. These additional channels can be any channels like SMS, mobile or any other channel.

## 22.1 Unsubscribe from the Current Subscribed Channels

**To unsubscribe from the subscribed channels:**

1. From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
*The* **Subscribe / Unsubscribe Banking Channels** screen appears.

**Subscribe/ Unsubscribe Banking Channels**




**Field Description**

| Field Name | Description |
|---|---|
| **Subscribe Channel** | |
| **Check Box** | [Optional Check Box]<br>Indicates whether to subscribe / unsubscribe channel. |
| **User Id** | [Mandatory, Alphanumeric, 20]<br>Indicates the u*ser ID* of the initiator of the transaction.<br>This is a display field, if the channel is part of a group, and the user has subscribed to some other channel that is part of the group . |

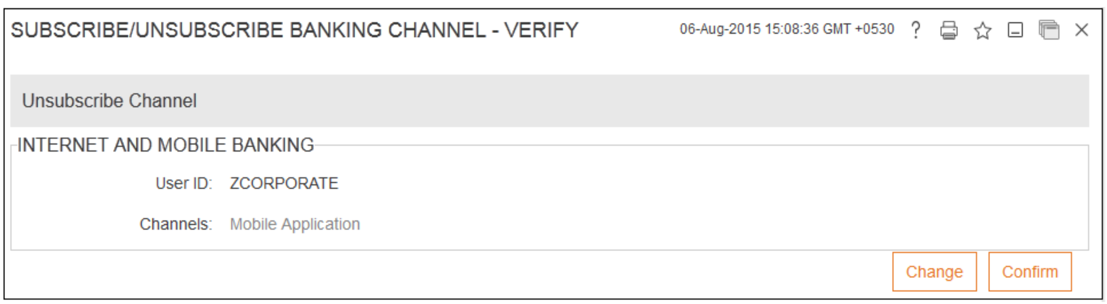
| Field Name | Description |
|---|---|
| **Password** | [Mandatory, Alphanumeric, 75]<br>Indicates the *new password* that you want to set for the user. |
| **Confirm Password** | [Mandatory, Alphanumeric, 75]<br>Indicates to confirm the password that you want to set for the user. |

2. The above screen shows channel to be subscribe in subscribe channel section and Unscubscribe channel section shows channel that have already been subscribed by the user.

**To unsubscribe from channels**

3. Select the check box to unsubscribe for mobile banking.
4. Click **Update**.
   The **Subscribe / Unsubscribe Banking Channels Verify** screen appears.

**Subscribe/ Unsubscribe Banking Channel - Verify**




5. Click **Confirm** to unsubscribe the selected channels.
   The **Subscribe / Unsubscribe Banking Channels - Confirm** screen appears.
   OR
   Click **Change** to navigate to the previous screen.
   The **Subscribe/ Unsubscribe Additional Channel** screen appears.

**Subscribe/ Unsubscribe Banking Channel - Confirm**

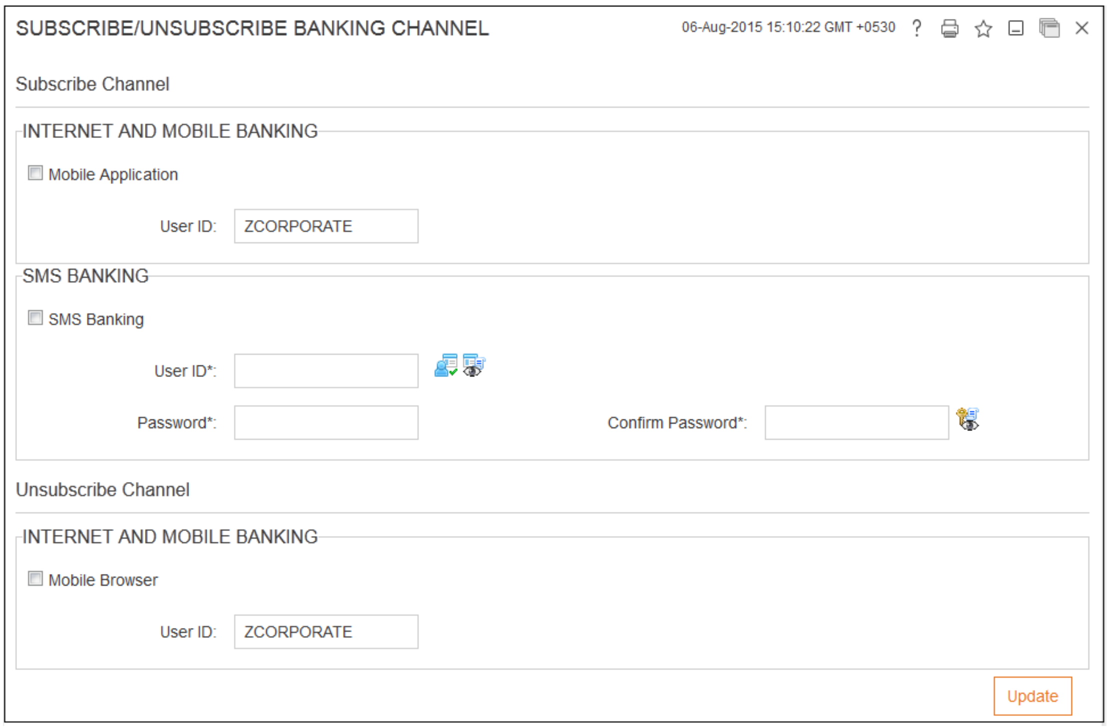

6. Click **OK.**
   The **Subscribe/ Unsubscribe Banking Channels** screen appears.

## 22.2 Subscribe for Other Channels

**To subscribe for other channels**

1. From the **Customer Services** menu, select **Subscribe / Unsubscribe Banking Channels**.
   *The* **Subscribe / Unsubscribe Banking Channels** screen appears.

**Subscribe/ Unsubscribe Banking Channels**




| Field Name | Description |
|---|---|
| **Subscribe Channel** | |
| **Check Box** | [Optional Checkbox]<br>Indicates whether channel is available. |
| **User Id** | [Mandatory, Alphanumeric, 20]<br>Indicates the u*ser ID* of the initiator of the transaction. |
| **Password** | [Mandatory, Alphanumeric, 75]<br>Indicates the *new password* to set for the user. |
| **Confirm Password** | [Mandatory, Alphanumeric, 75]<br>Indicates to confirm the password that you want to set for the user. |

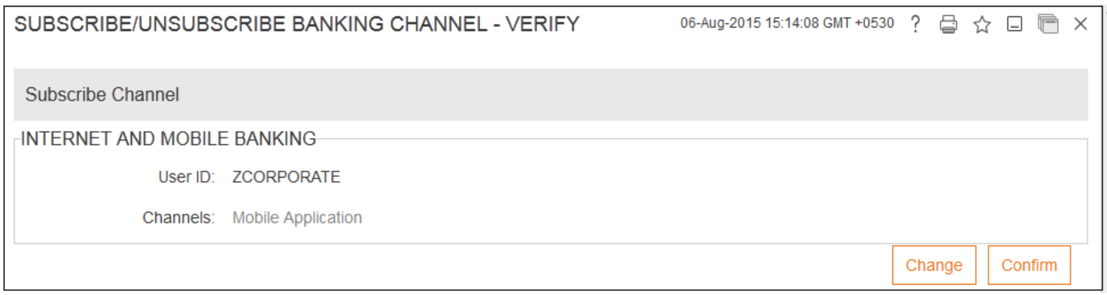
2. Click  to check the availability of the user.
   OR

Click  to check the password rules
OR
Click  to check the confirm *password policy*.

3. Select the required checkbox, Input the required data.

4. Click **Update**.
The **Subscribe / Unsubscribe Additional Channels - Verify** screen appears.

**Subscribe / Unsubscribe Banking Channels - Verify**




5. Click **Confirm** to unsubscribe the channels.
The **Subscribe / Unsubscribe Banking Channels Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.

**Subscribe/ Unsubscribe Banking Channel - Confirm**


6. Click **OK.**
**The Subscribe/ Unsubscribe Banking Channels** screen appears.

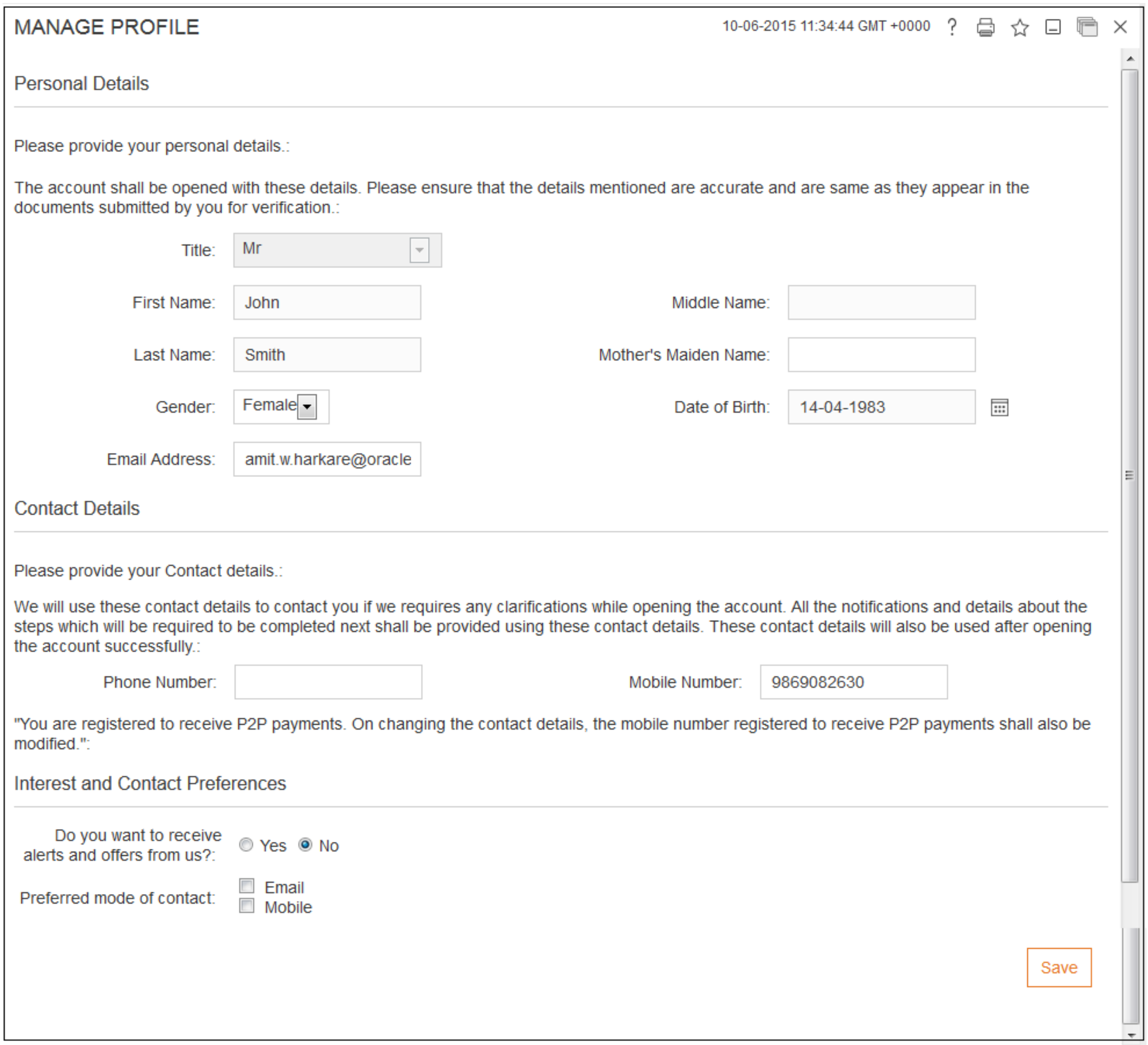
# 23. Manage Profile

Using this option you can update the details of your profile like email address and mobile numbers.

### To manage profile

1. From the **Customer Services** menu, select **Manage Profile**.
   The **Manage Profile** screen appears.

### Manage Profile



**Field Description**

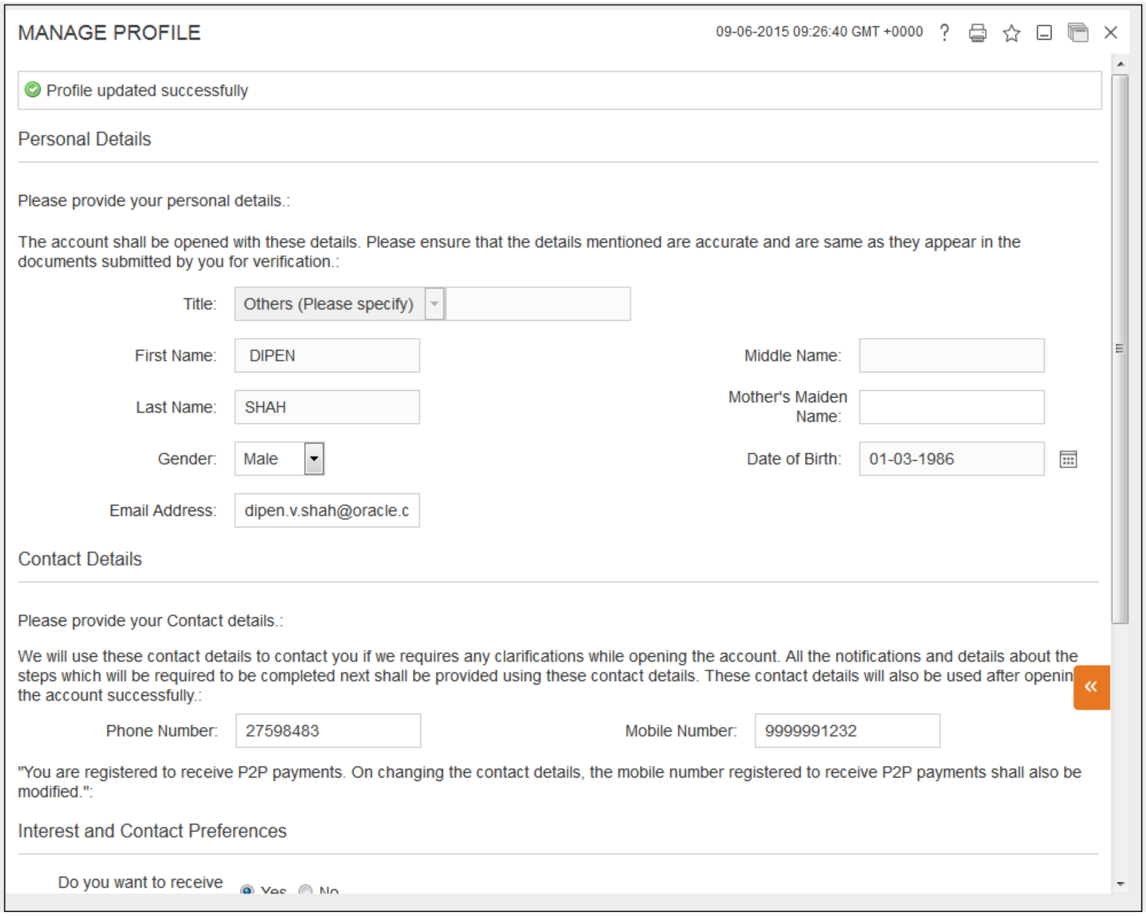
| Field Name | Description |
|---|---|
| **Personal Details** | |
| **Title** | [Display]<br>Displays the account title. |
| **First Name** | [Display]<br>Displays the first name that you have entered during account opening. |
| **Middle Name** | [Display]<br>Displays the middle name that you have entered during account opening. |
| **Last Name** | [Display]<br>Display the last name that you have entered duing account opening. |
| **Mother’s Maiden Name** | [Optional, Alphanumeric, 50]<br>Indicates the mother’s maiden name. |
| **Date of Birth** | [Display]<br>Displays the date of birth. |
| **Gender** | [Optional, Drop-Down]<br>Indicates the gender. |
| **Email Address** | [Display]<br>Displays the email address. |
| **Contact Details** | |
| **Phone Number** | [Display]<br>Displays the phone number you have entered during account opening. |
| **Mobile Number** | [Display]<br>Displays the mobile number you have entered during account opening. |

**Interest and Contact Preferences**

| | |
|---|---|
| **Do you want to receive alerts and offers from us?** | [Mandatory, Option]<br>Indicates whether you wish to receive alerts and offers from the bank.<br>The options are:<br>• Yes<br>• No<br>**Note**: The interest's options like *Vehicle Loan*, *Credit Cards* will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same. |
| **Preferred mode of contact** | [Optional, Check Box]<br>Indicates the preferred mode of contact.<br>The options are:<br>• Email<br>• Mobile |
| **Preferred Time for receiving call** | [Optional, Drop-Down]<br>Indicates the preferred time for receiving call from bank. |

2. In the **Personal Details** section, enter the appropriate details.
3. In the **Contact Details** section, enter the appropriate contact details.
4. Click **Save**.
   The confirmation screen appears.

### Manage Profile Confirm



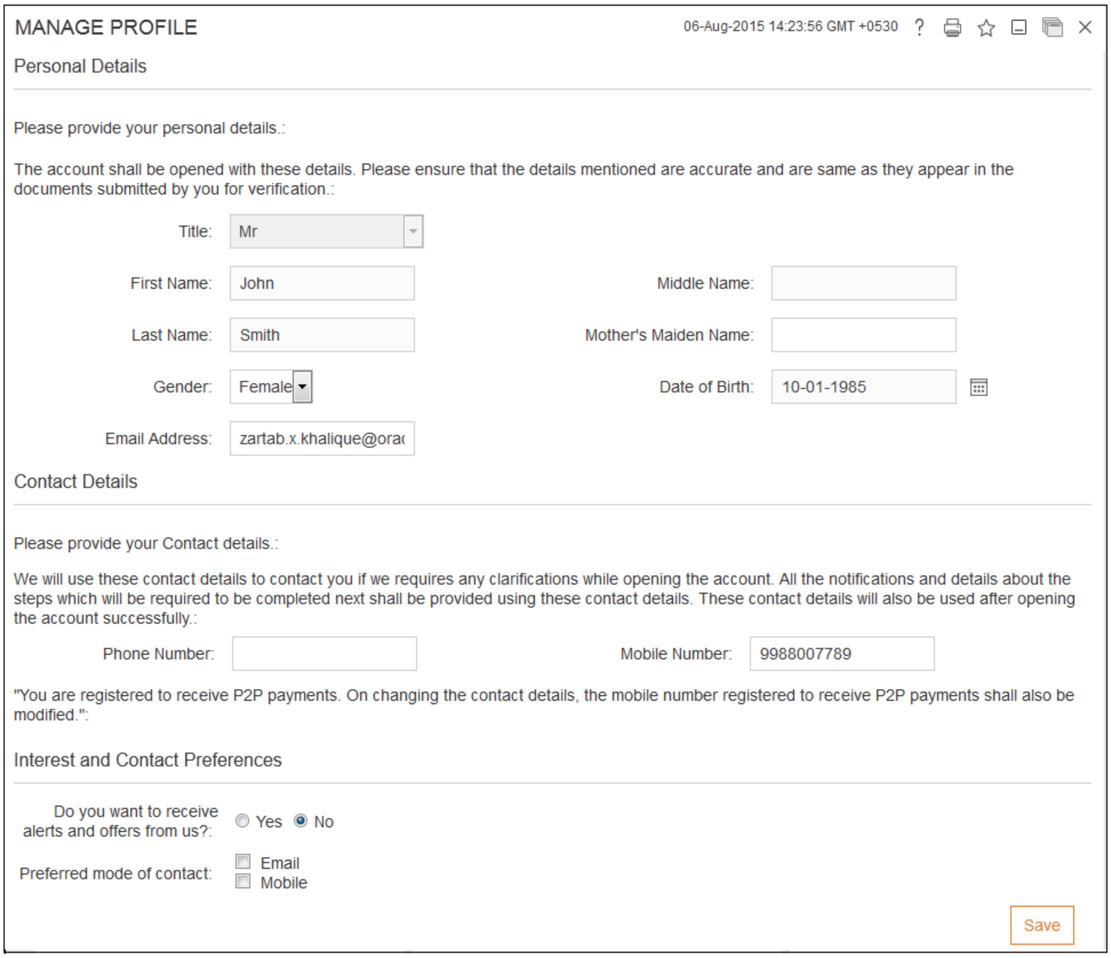
# 24. Manage Profile –(IAM)

Using this option you can update the details of your profile like email address and mobile numbers.

**To manage p**rofile

1. From the **Customer Services** menu, select **Manage Profile**.
   The ***Manage Profile*** screen appears.

**Manage Profile**




**Field Description**

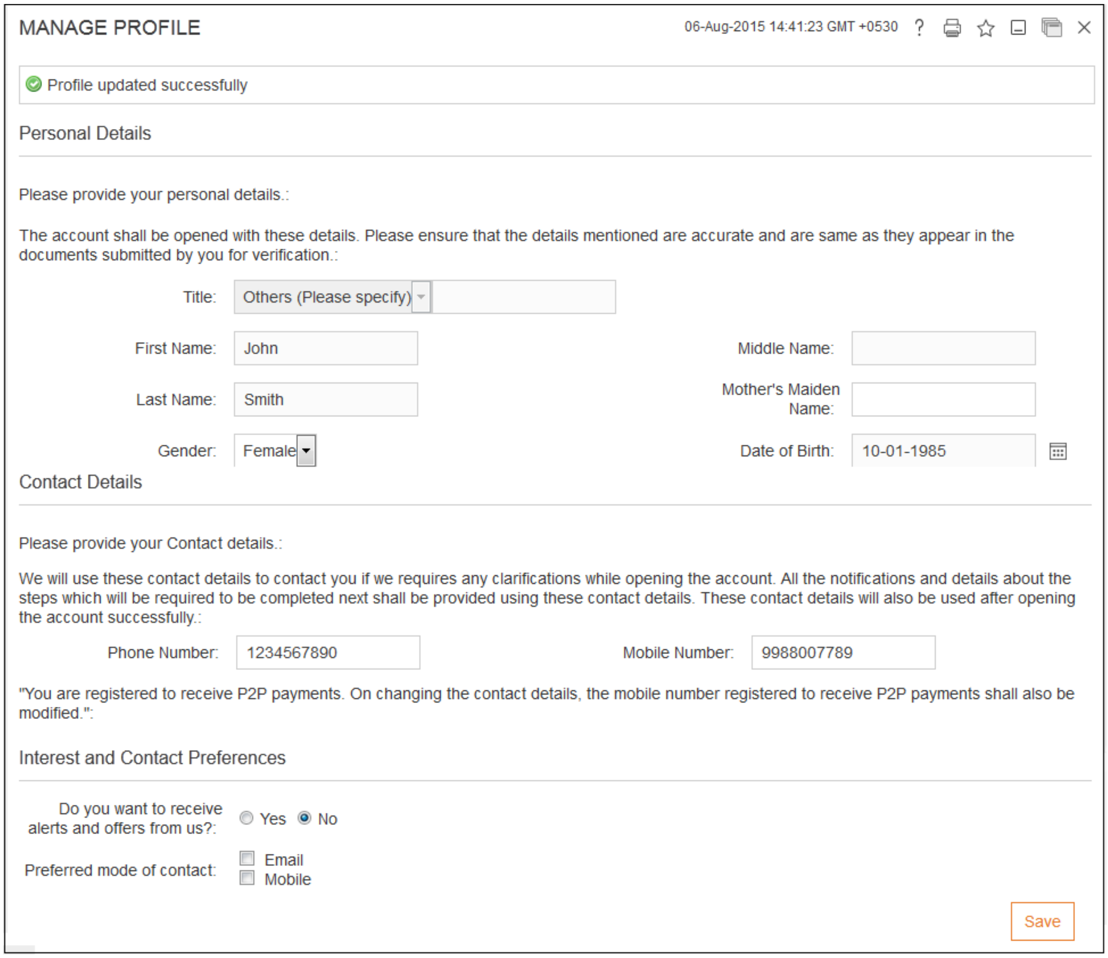
| Field Name | Description |
|---|---|
| **Personal Details** | |

| Field Name | Description |
|---|---|
| **Title** | [Display]<br>Displays the account title. |
| **First Name** | [Display]<br>Displays the first name that you have entered during account opening. |
| **Middle Name** | [Display]<br>Displays the middle name that you have entered during account opening. |
| **Last Name** | [Display]<br>Display the last name that you have entered duing account opening. |
| **Mothers Maiden Name** | [Optional, Alphanumeric, 50]<br>Indicates the mother’s maiden name. |
| **Date of Birth** | [Display]<br>Displays the date of birth. |
| **Gender** | [Display]<br>Displays the gender. |
| **Email Address** | [Display]<br>Displays the email address. |
| **Contact Details** | |
| **Phone Number** | [Display]<br>Displays the phone number you have entered during account opening. |
| **Mobile Number** | [Display]<br>Displays the mobile number you have entered during account opening. |
| **Interest and Contact Preferences** | |

| Field Name | Description |
|---|---|
| **Do you want to receive alerts from us** | [Mandatory, Option]<br>Indicates whether you wish to receive alerts and offers from the bank.<br>The options are:<br>• Yes<br>• No<br>**Note**: The interest options like *Vehicle Loan*, *Credit Cards* will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same. |
| **Your Interests** | [Conditional, Check Boxes]<br>Indicates you to select the products and service offered by the bank for which you want to receive offers and alerts.<br>This field appears, if you select **Yes** option from the **Do you want to receive alerts from us** list. |
| **Preferred mode of contact** | [Optional, Check Box]<br>Indicates the preferred mode of contact.<br>The options are:<br>• Email<br>• Mobile |
| **Preferred Time for receiving call** | [Conditional, Drop-Down]<br>Indicates the preferred time for receiving call from bank<br>This field appears, if you select **Mobile** option from the **Preferred Mode of Contact** list. |

2. In the **Personal Details** section, enter the appropriate details.
3. In the **Contact Details** section, enter the appropriate contact details.
4. Click **Save**.
   The confirmation screen appears.
   OR
   Click **FConnect** to add *social media* profile.
   The ***Facebook Login*** screen appears.

### Manage Profile Confirm



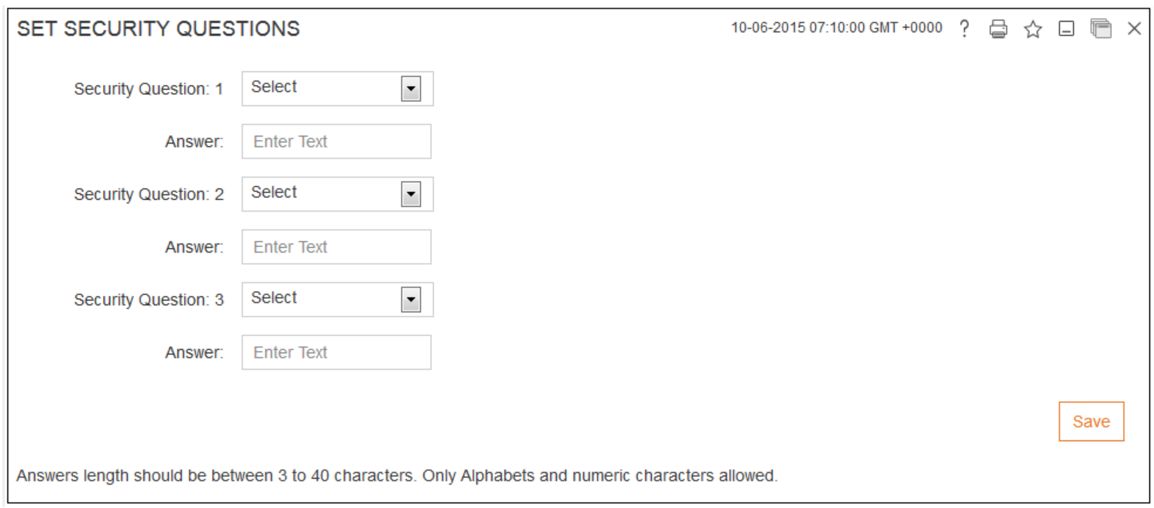
# 25. Reset Security Questions

Using this option, you can modify and reassign the set of security questions maintained by the bank administrator.

**To modify security questions**

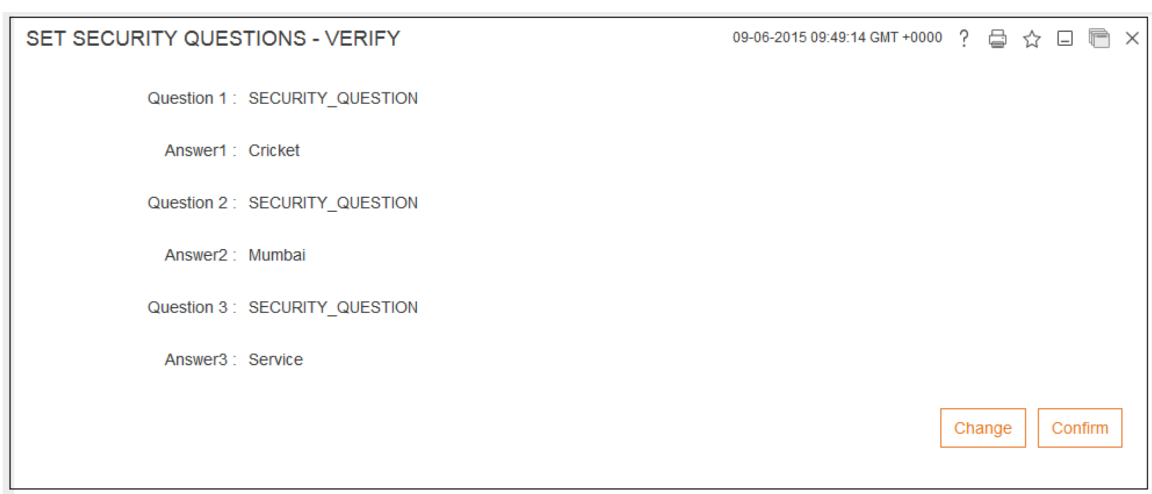
1. From the **Customer Services** menu, select **Security Questions**.
   The **Set Security Questions** screen appears.

**Set Security Questions**



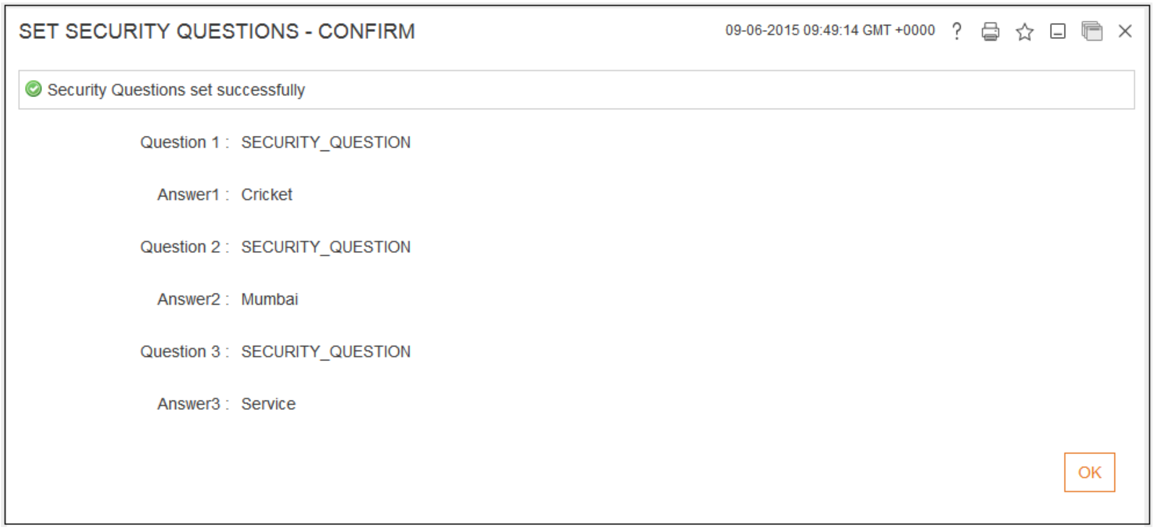

2. From the **Security Questions 1/2/3** list, select the appropriate option.
3. In the **Answers** field, enter the answers corresponding to the security question.
4. Click **Submit**.
   The **Security Questions Maintenance Verify** screen appears.

**Set Security Questions Verify**



5. Click **Confirm**.
   The **Security Questions Maintenance Confirm** screen appears.

   **Set Security Questions Confirm**




6. Click **OK**.
   The **Set Security Questions** screen appears.

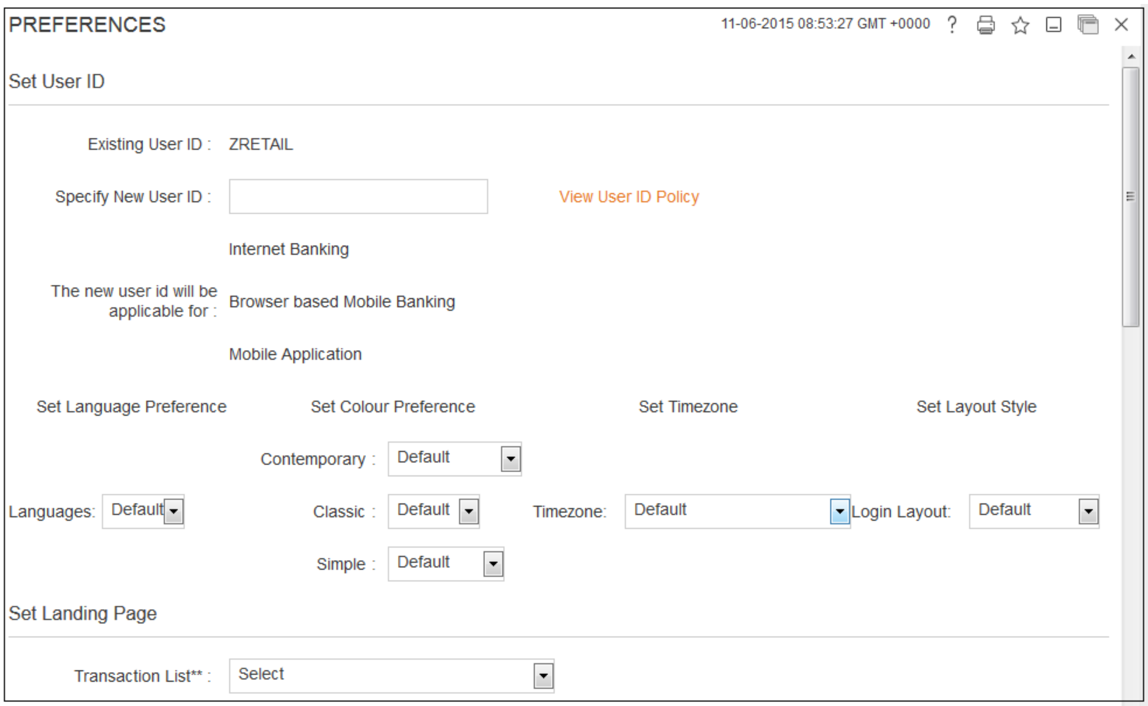
# 26. Preferences

The Preferences option allows you to change the User ID, Set the Preferred Language, Preferred Color, Home Page, Favorite Transactions, and Favorite Accounts and Nick Names. The user can access favorite transactions and accounts directly instead of accessing it through the main menu.

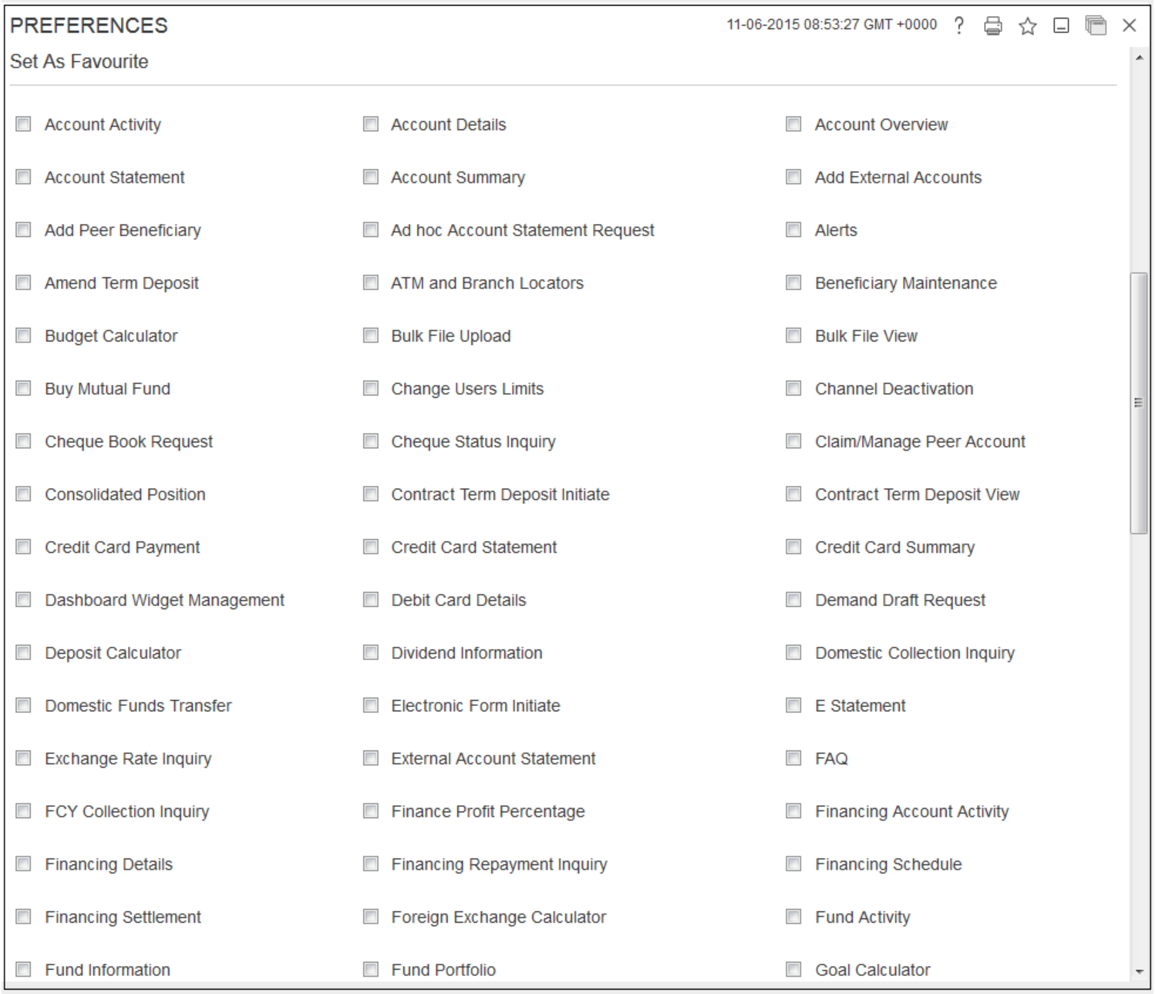
**To set user preferences**

1. From the **Customer Services** menu, select **Preferences**.
   The **Preferences** screen appears.

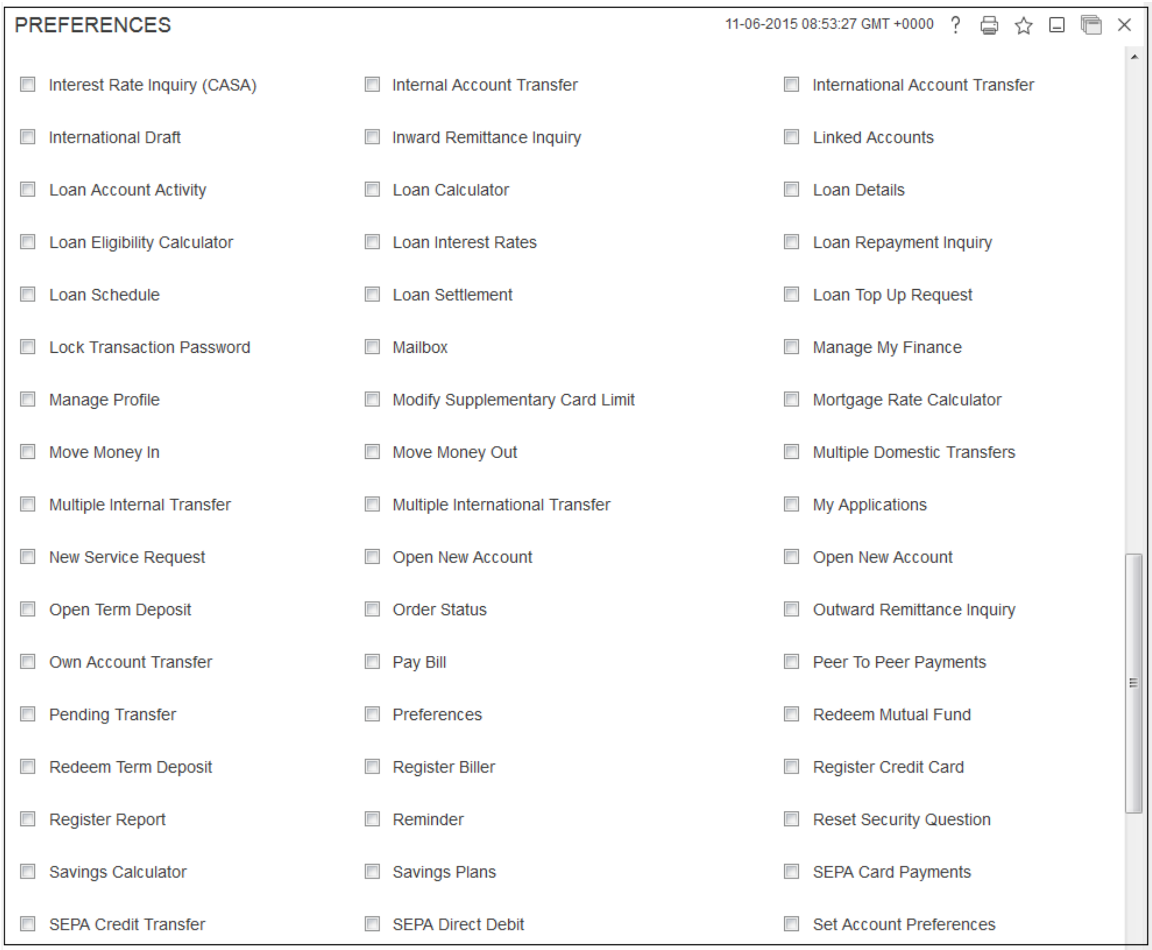
**Preferences 1**



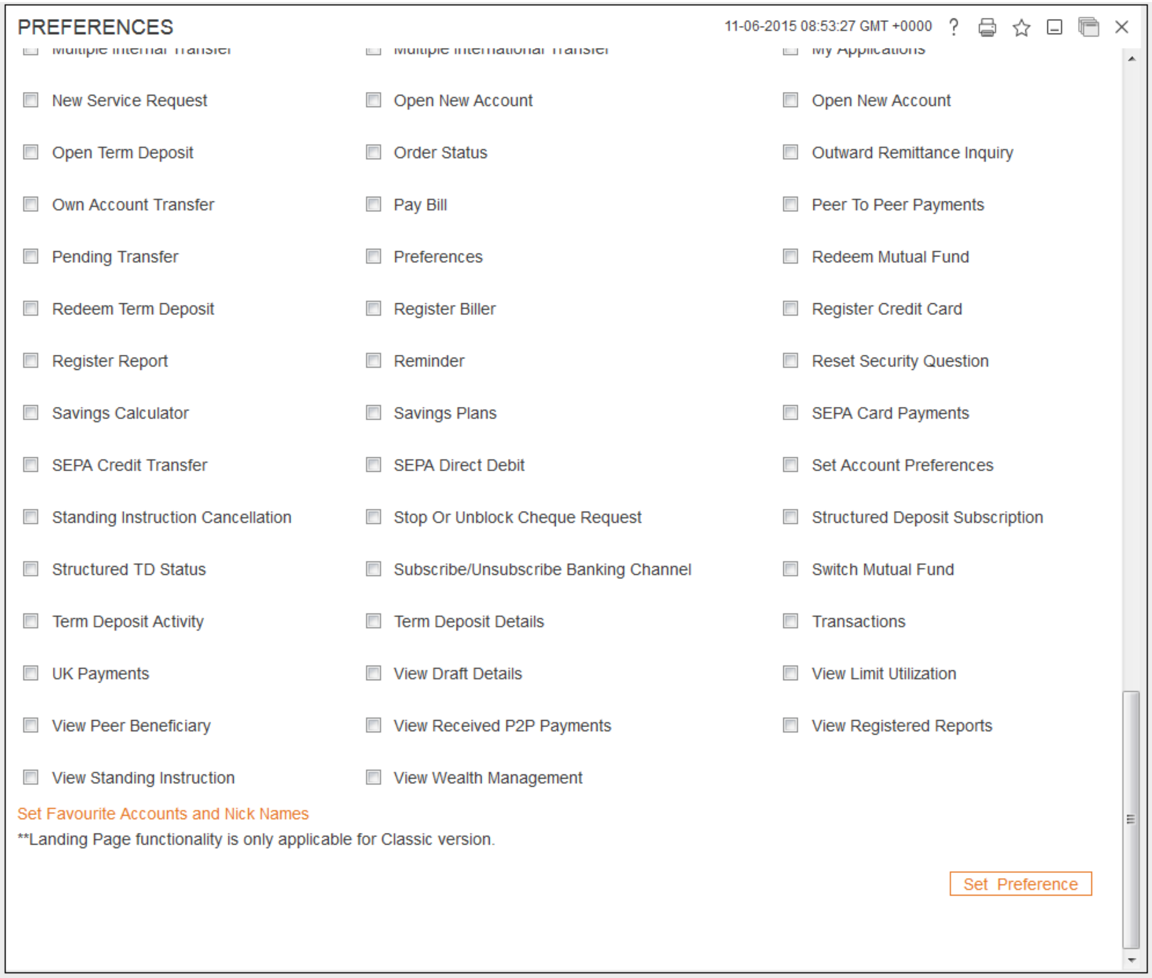
### Preferences 2



## Preferences 3



**Preferences 4**



**Field Description**

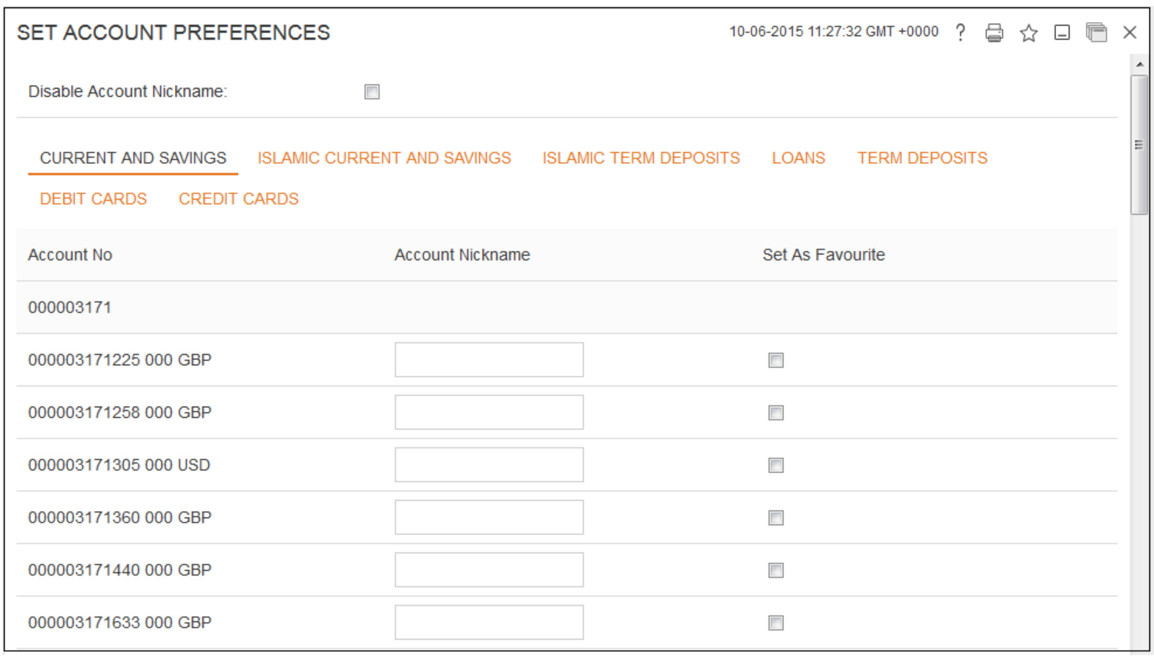
| Field Name | Description |
|---|---|
| **Set User ID** | |
| **Existing User ID** | [Display]<br>Displays the existing user ID. |
| **Specify New User ID** | [Optional, Alphanumeric, 15]<br>Indicates the new user ID. |
| **Channels** | [Display]<br>Displays the channel for which preference is to be set. |
| **Set Language Preference** | |
| **Languages** | [Optional, Drop-Down]<br>Indicates the preferred language. |
| **Set Colour Preference** | |
| **Colours** | [Optional, Drop-Down]<br>Indicates the preferred colour. |
| **Set Timezone Preference** | |
| **Timezone** | [Optional, Drop-Down]<br>Indicates the preferred timezone. |
| **Set Login Layout Preference** | |
| **Login Layout** | [Optional, Drop-Down]<br>Indicates the preferred login layout.<br>The options are:<br>• Contemporary<br>• Classic<br>• Simple<br>• Metro |
| **Set Landing Page** | |
| **Transaction List** | [Optional, Drop-Down]<br>Indicates the transaction list.<br>The selected transaction will be set as the landing page. |

| Field Name | Description |
|---|---|
| **Set As Favorite** | |
| **Set As Favorite** | [Optional, Link]<br>Click the set as favourite link to set as favourite transactions. |

**To set favorite accounts and nick names**

2. Click the **Set Favorite Account and Nicknames** link.
   The **Set Account Preference** screen appears.
   OR
   From the **Customer Services** menu, select **Set Account Preferences**.
   The **Set Account *Preferences*** screen appears.

**Set Account Preference**



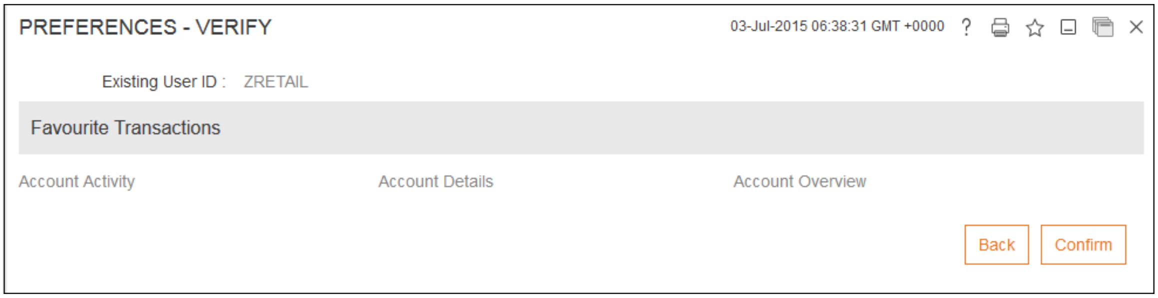

**Field Description**

| Field Name | Description |
|---|---|
| **Account No** | [Display]<br>Displays the account number. |
| **Account Nick Name** | [Optional, Alphanumeric, 16]<br>Indicates the account number. |
| **Set As Favorite** | [Optional, Check Box]<br>Indicates whether set as favourite transaction is available for a particular account number. |

3. Click **Save**.
The **Preferences** screen appears.

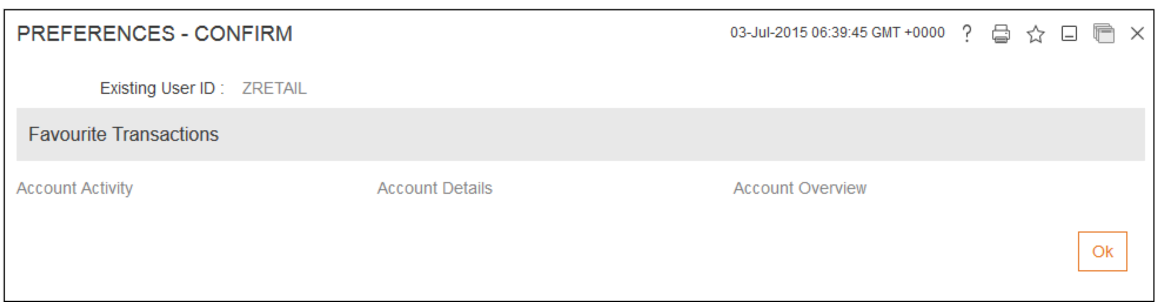
4. Click **Set Preference**.
The **Preferences - Verify** screen appears.

**Preferences - Verify**




5. Click **Confirm**.
The **Preferences - Confirm** screen with the status message appears.
OR
Click **Back** to change the user preferences.
The **Set Account Preference** screen appears.

**Preferences - Confirm**




6. Click **OK**.
The **Preferences** screen appears.

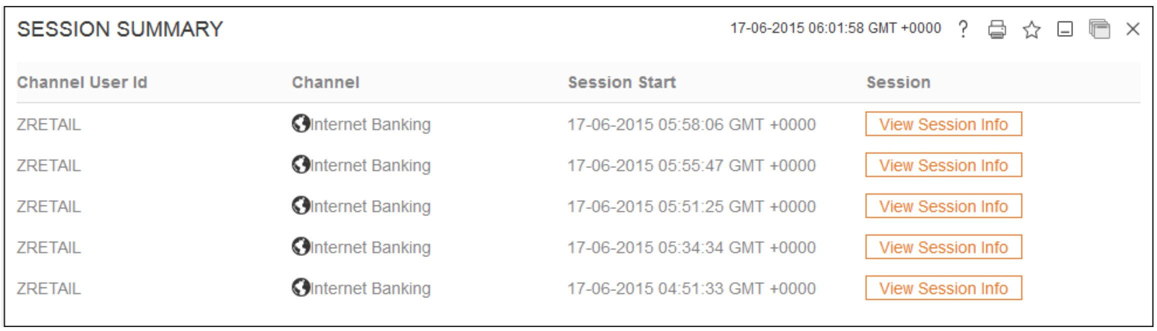
# 27. Session Summary

This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions, and transactions carried out in each session along with the transactions' status and time.

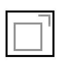
**To view user session**

1. Set the **Session Summary** transaction as widgets to be displayed in dashboard using the **Dashboard Widget Management** screen.
The **Session Summary** appears.

**View User Session**




**Note**: Please refer *Dashboard Widget Management* transaction to display the widget in the dashboard.

2. Click  .
The **View User Session** screen appears.

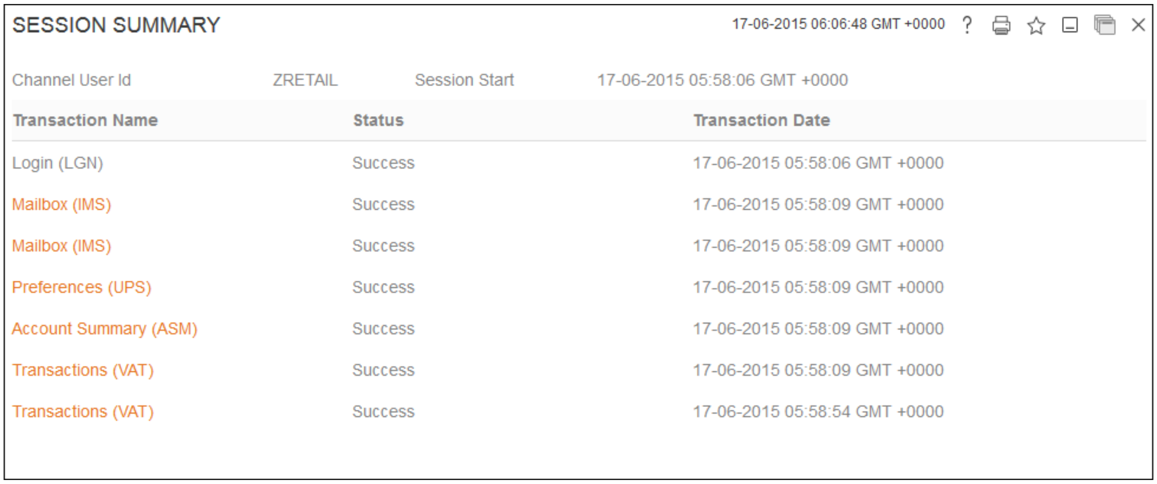
**Session Summary**

**Column Description**

| Column Name | Description |
|---|---|
| **Channel User Id** | [Display]<br>Displays the channel user IDs accessed during the session. |
| **Channel** | [Display]<br>Displays the channel accessed during the session. |
| **Session Start** | [Display]<br>Displays the date and time of access. |

3. Click  to view the list of transactions done for the session specified.
The **Session Summary** screen appears.

**Session Summary**




**Field Description**

| Field Name | Description |
|---|---|
| **Channel User Id** | [Display]<br>Displays the channel user ID accessed during the session. |
| **Session Start** | [Display]<br>Displays the date and time of access. |
| **Transaction Name** | [Display]<br>Displays the name of the transaction performed. |
| **Status** | [Display]<br>Displays the status of the transaction. |
| **Transaction Date** | [Display]<br>Displays the date and time of the transaction. |

4. Click **Back** to navigate to the previous screen.

# 28. Mailbox

Using this option you can communicate with the bank administrators through e-mail in the application. You can send and receive e-mail messages in the application. You can also view the notifications, alert messages and general messages sent to you by the bank in the application.

You can view the number of received e-mails and access all your received and sent e-mails from the dashboard of the application.

Like popular e-mail clients that you may have used, the Mailbox offers an Inbox - where you can view messages and notifications sent to you, a Send Message facility using which you can send messages to the customer and a Sent folder, which allows you to view all the sent items.

The mail box functionality is subdivided into the following sub-sections:

- Viewing Received Messages (Inbox)
- Viewing Sent Messages (Sent Messages)
- Sending Messages(Compose)

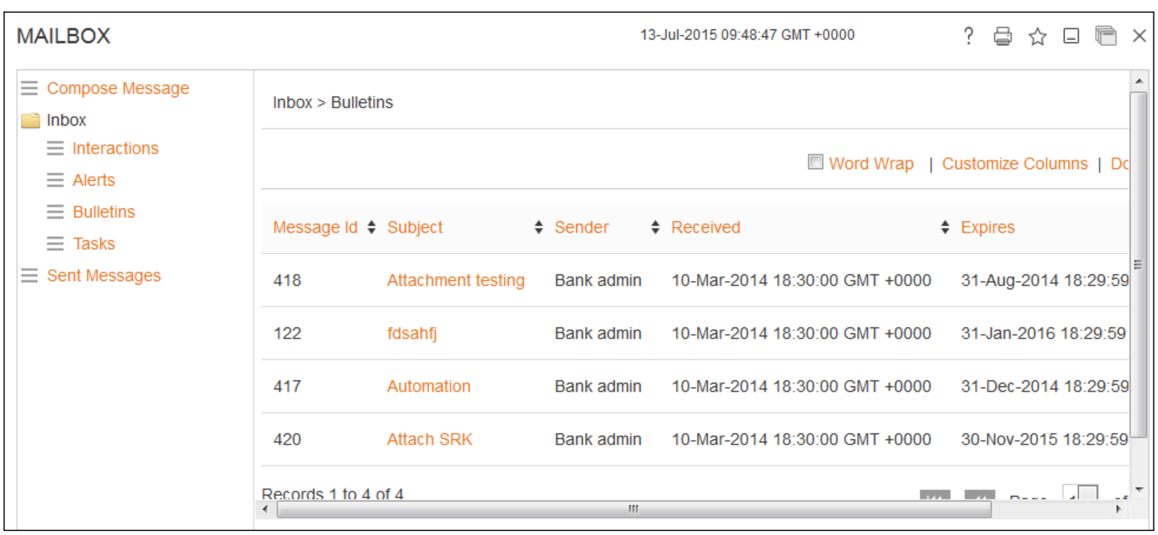
## 28.1 Viewing Received Message

The **Inbox** folder stores all the bulletin messages sent to you. You can view the individual messages by clicking on the Sender's Name. The following procedure explains the steps to access the Inbox and view a message stored within it.

**To view received messages**

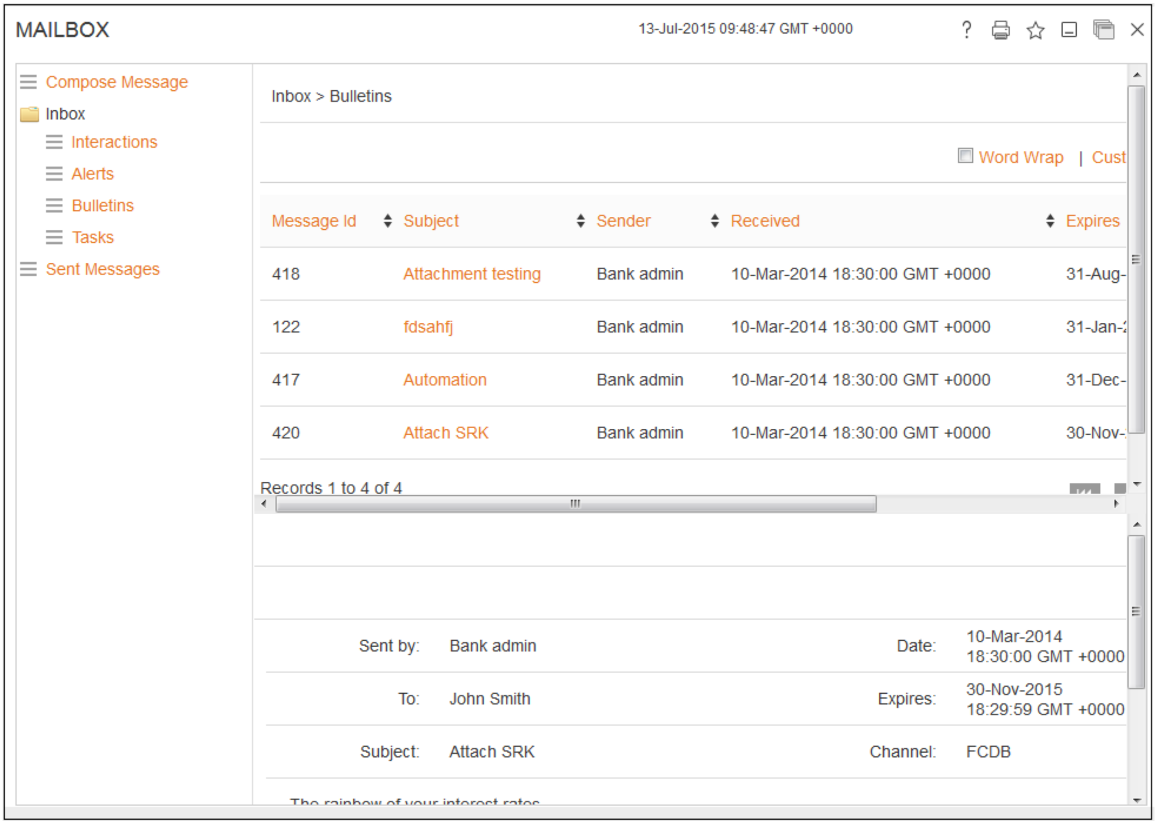
1. From the **Customer Services** menu, select **Mailbox**.
   The **Messages** screen appears.

**Mailbox**



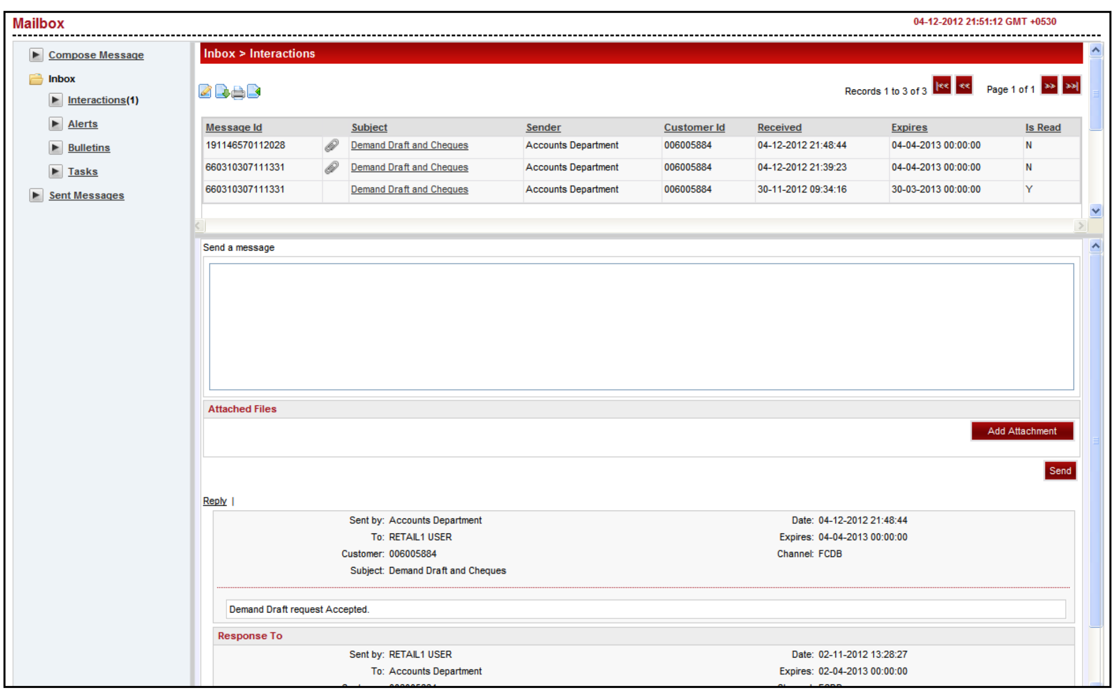

2. Click **Inbox**.
3. Click the **Subject** link to view the message.

**Mailbox**




4. Click the **Reply** link in order to reply to the current message.

**Mailbox**



5. In the **Send a Message** field, enter the message to be sent.
6. Click **Send**.
   The **Confirmation** message appears.
7. Click or to navigate to the next or previous page in the list, respectively.
   OR

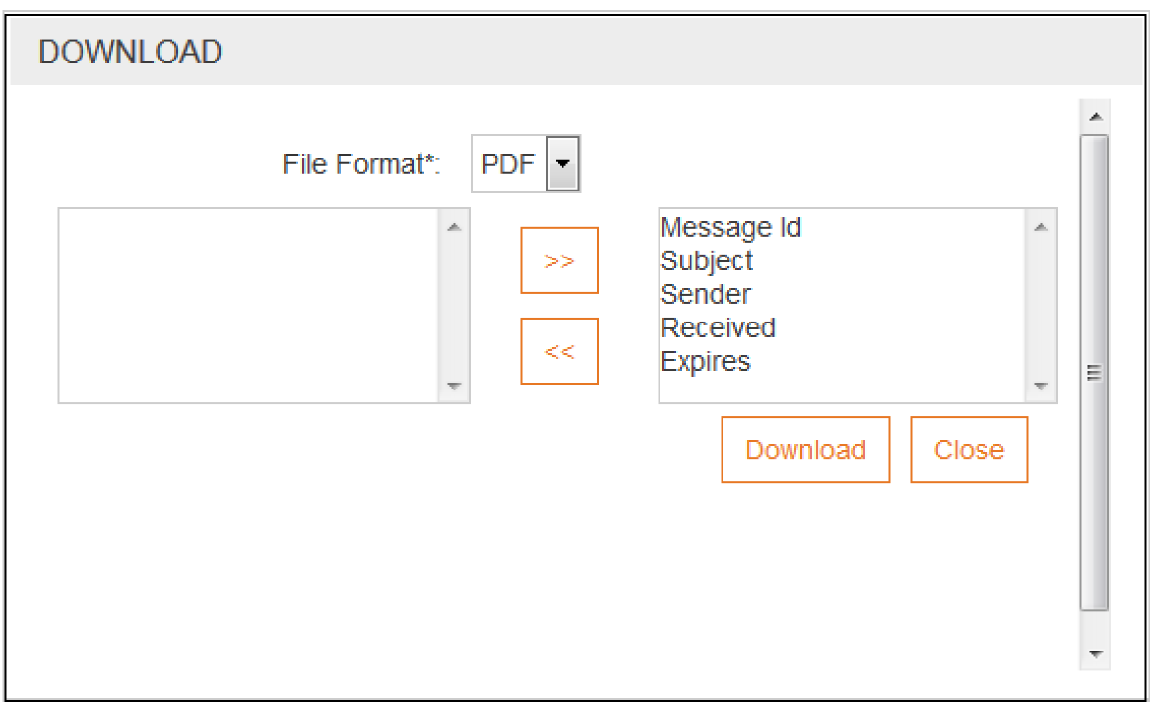
   Click or to navigate to the first or last page in the list, respectively.
8. Click **Edit** if you wish to edit the number of columns displayed. You can decide the number of columns to be displayed along with their position using this option.
   OR

   Click **Print** to print the data.
   OR

   Click **Optimize Data** to optimize the data/details displayed among columns.
   OR

   Click **Download** to download the attachments/messages.
   The download screen appears.

**Mailbox**




9. From the **Download Type** list, select the appropriate download type.
10. Click **Download** to download the details.

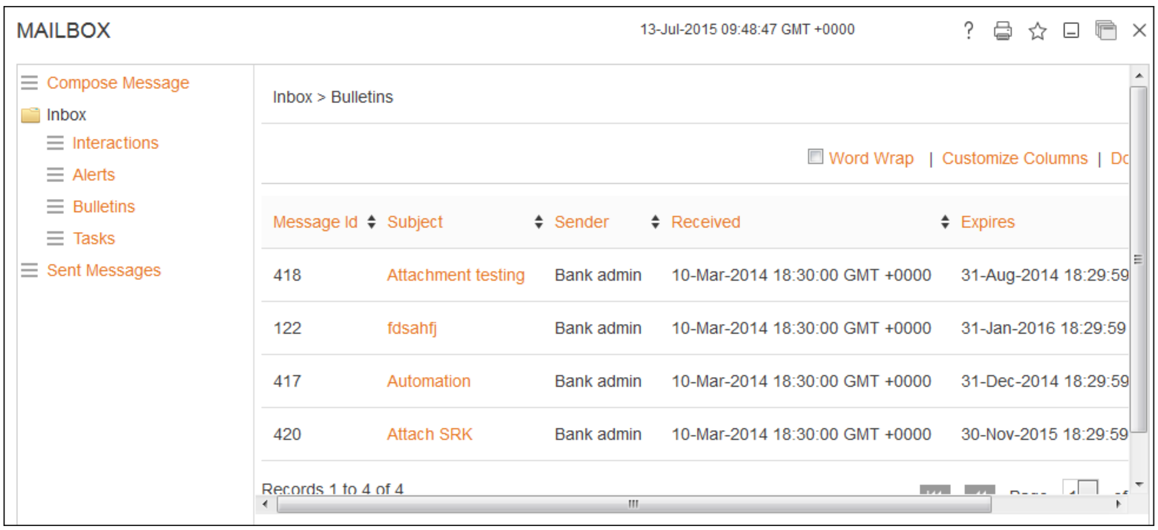
## 28.1 Compose Messages

To communicate with the bank authorities, the *Mailbox* offers a message sending option. You can write about any problems that you may have faced, errors in the system, transactions that may have not completed and any other issues and address them to the bank. It is a very effective method of communicating with the bank.

### To compose a message

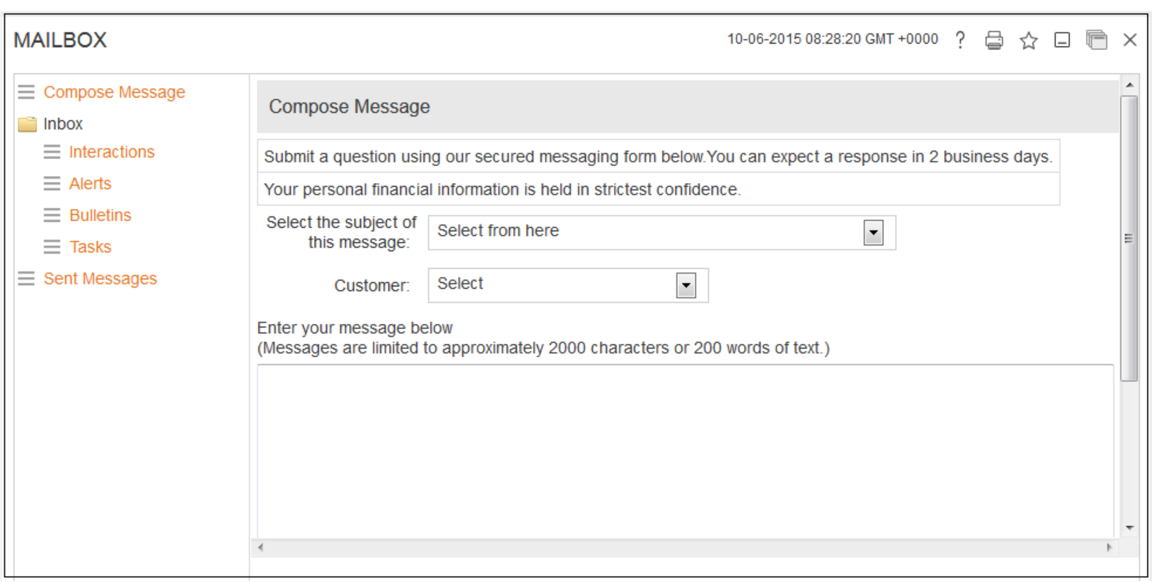
1. From the **Customer Services** menu, select **Mailbox**.
   The **Messages** screen appears.

**Mailbox**




2. Click **Compose Message**.
   The **Compose Message** screen appears.

**Mailbox**

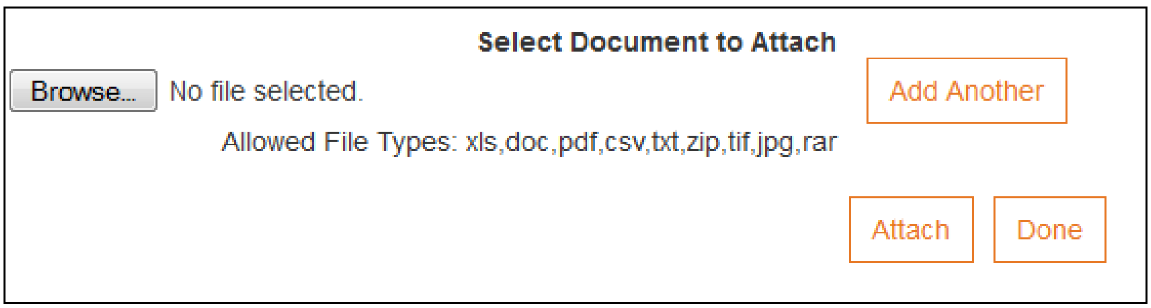


**Field Description**

| Field Name | Description |
|---|---|
| **Select the subject of this message** | [Mandatory, Drop-Down]<br>Indicates the subject of the message to be sent. |
| **Customer** | [Mandatory, Drop-Down]<br>Indicates the customer. |

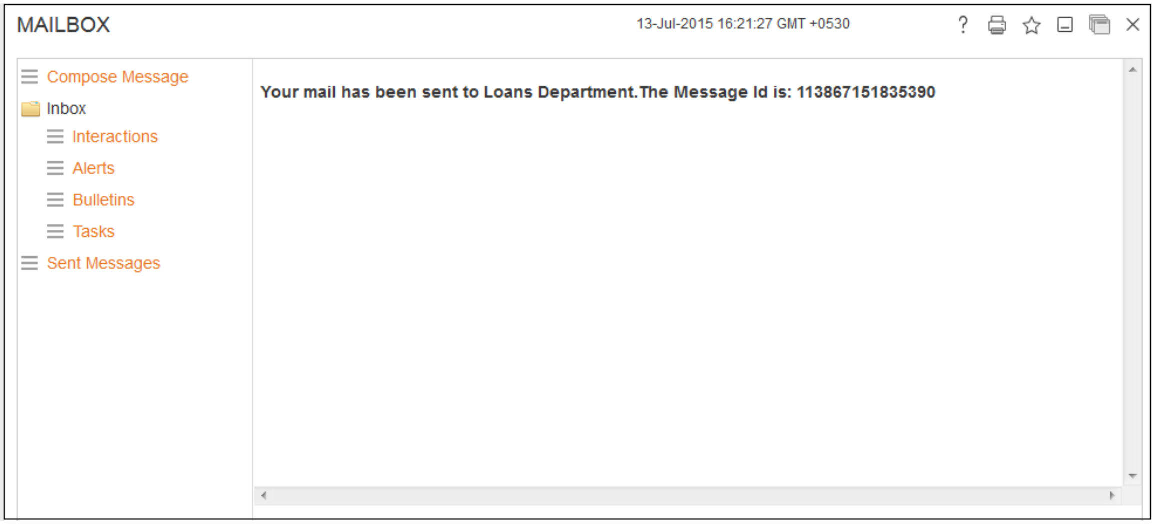
3. In the **Enter your message below** field, enter the message.
4. Click **Add Attachment**.
   The **Select Document to Attach** screen appears.

**Select Document to Attach**




5. Click **Browse** to attach a file.
6. Click **Attach**.
   The attachment successfully added screen appears.
7. Click **Remove** if you want to remove the attached file.
   OR
   Click **Add Another** to attach more files.
   OR
   Click **Send**.
   The **Confirmation** message screen appears.
8. Click **Done**.
   The **Compose Message** screen appears.

**Mailbox Message Compose Confirmation**

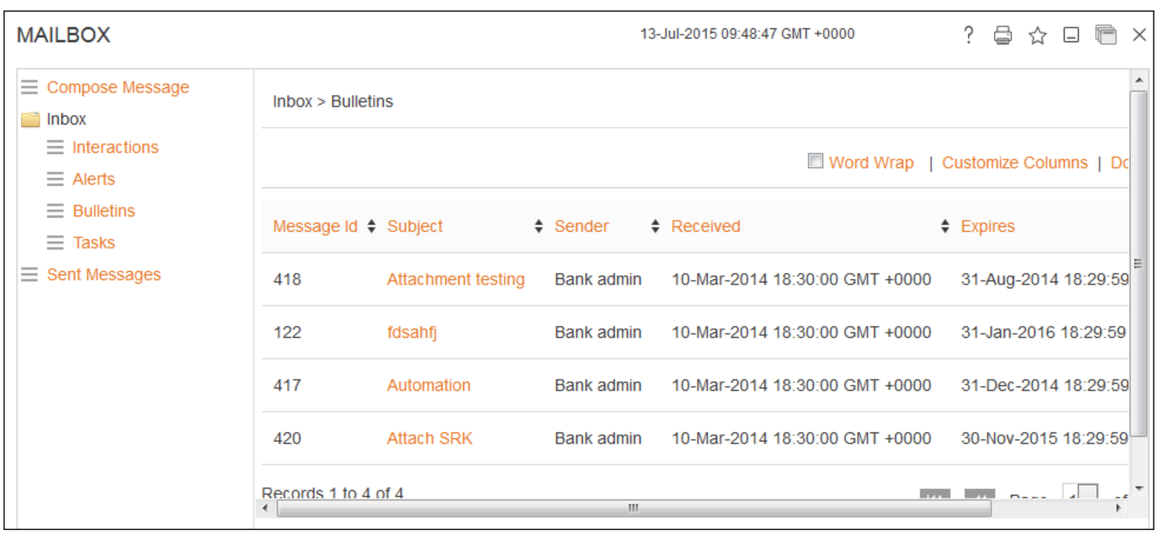



## 28.2 Sent Messages

**To view sent messages**

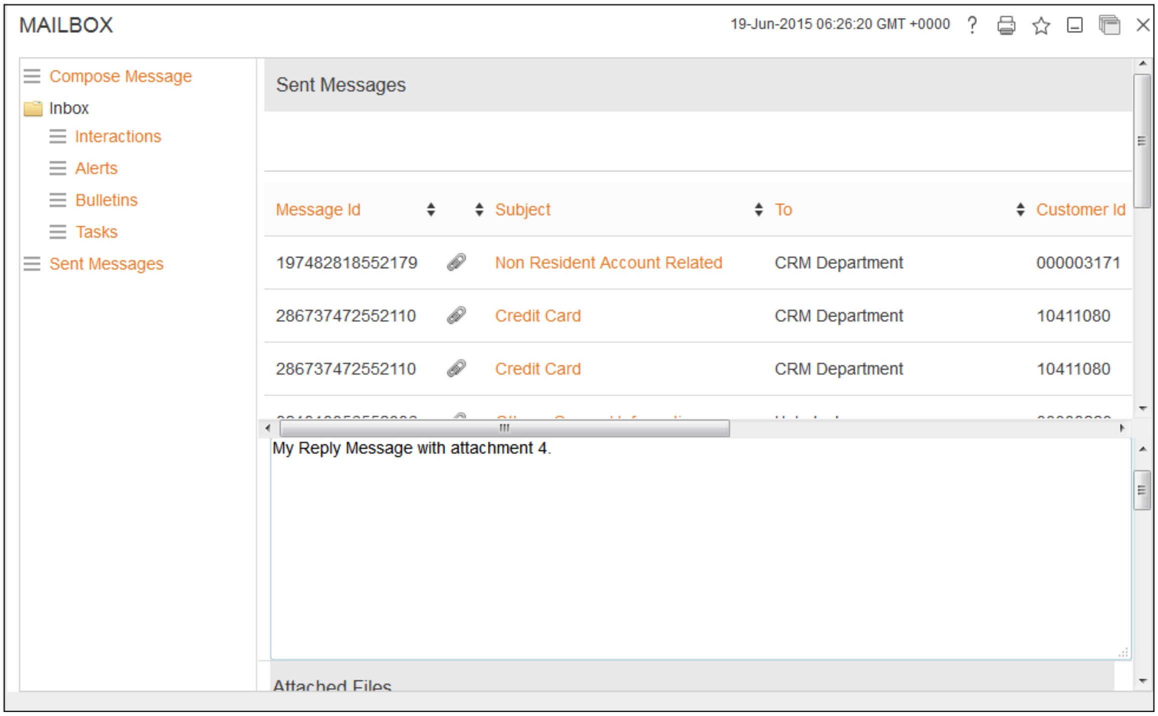
1. From the **Customer Services** menu, select **Mailbox**.
   The **Messages** screen appears.

**Mailbox**

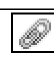



2. Click the **Sent Messages** link.
   The **Sent Messages** screen appears.

## Mailbox




### Field Description

| Field Name | Description |
|---|---|
| **Message Id** | [Display]<br>Displays the system generated Conversation/Message ID. |
| **Subject** | [Display]<br>Displays the descriptive synopsis of the message. It also acts as a link to access the message.<br>**Note**: This icon  between the **Message ID** and the **Subject** column shows that the message has some attachments. |
| **To** | [Display]<br>Displays the name of the receiver to which message has been sent. |
| **Customer ID** | [Display]<br>Displays the customer ID. |
| **Sent** | [Display]<br>Displays the date on which the message was sent. |

| Field Name | Description |
|---|---|
| **Expires** | [Display]<br>Displays the expiry date for the transaction. |

3. Click the **Subject** link to view any sent message.
4. Click the **Forward** link to forward the message.
5. In the **Send a Message** field, enter the message content.
6. Click **Send**.
   The **Confirmation Message** appears.

# 29. Reminders

Using this option, you can register for reminders. Once a reminder is registered the user can view the reminder under the Reminder Schedule. The Reminder Schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, 'Reminders for Today' screen section of the Reminder Schedule. You can also take action on the reminder.

## 29.1 Registration

The **Registration** process allows the business user to register for the reminders.

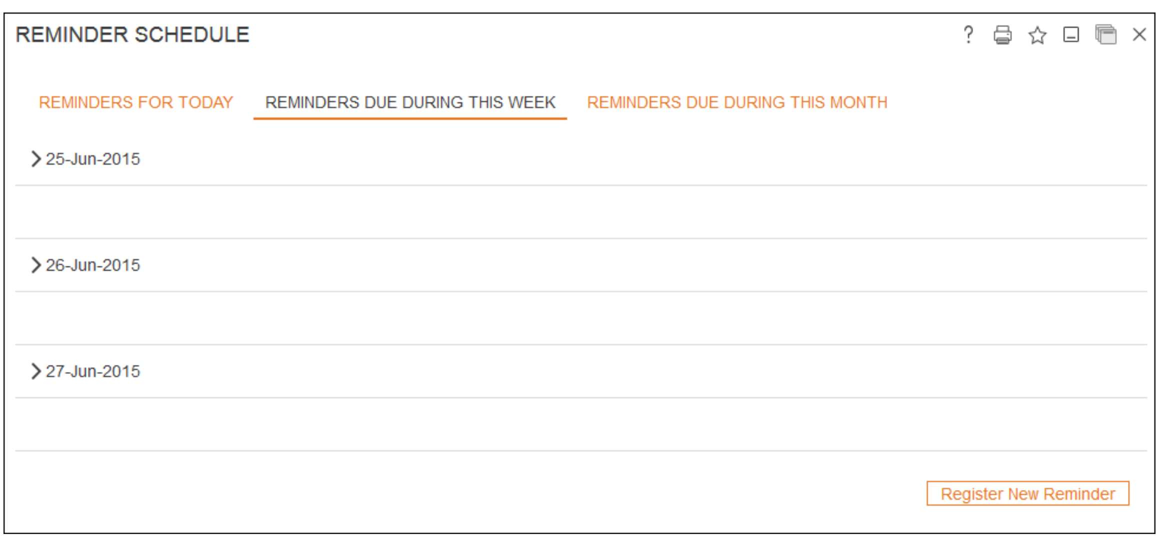
**To register a reminder**

1. From the **Customer Services** menu, select **Reminder Schedule**.
   The **Reminder Schedule** screen appears.

**Reminder Schedule**

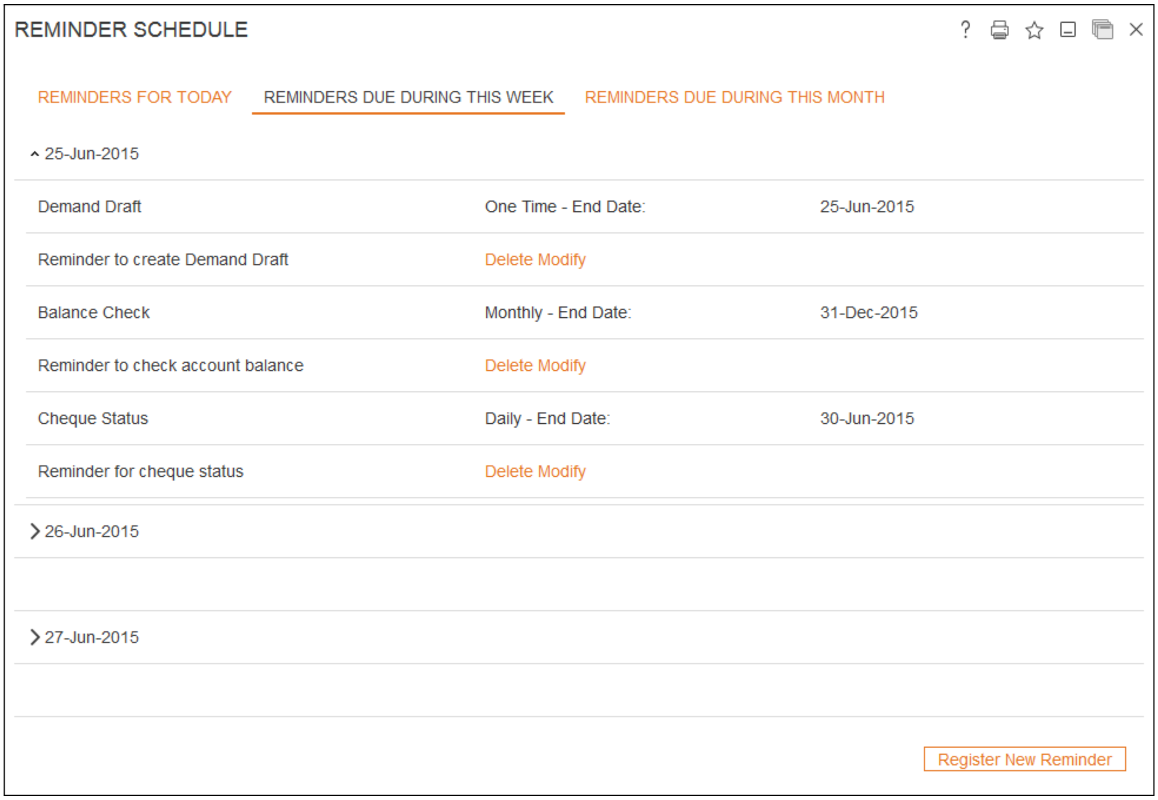

2. Click the **Dismiss/Delete/Modify** links in order to dismiss, delete of modify the reminder respectively.
3. Click on the **Reminder Due during this week** tab.
   The reminders due for current week appear.

**Reminder Schedule**



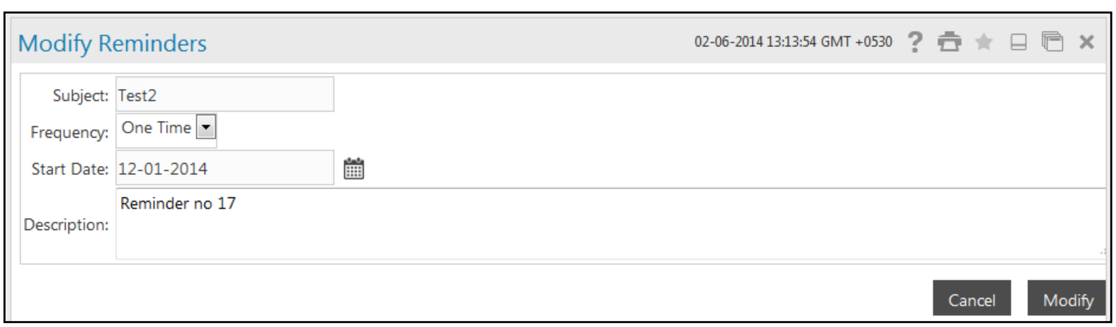
4. Click the **Date** link to view the reminder set for that particular day.
   The reminders set for a particular date appears.

   **Reminder Schedule**




5. Click the **Delete/Modify** link on order to delete or modify a reminder.

   **Reminder Schedule Modify**

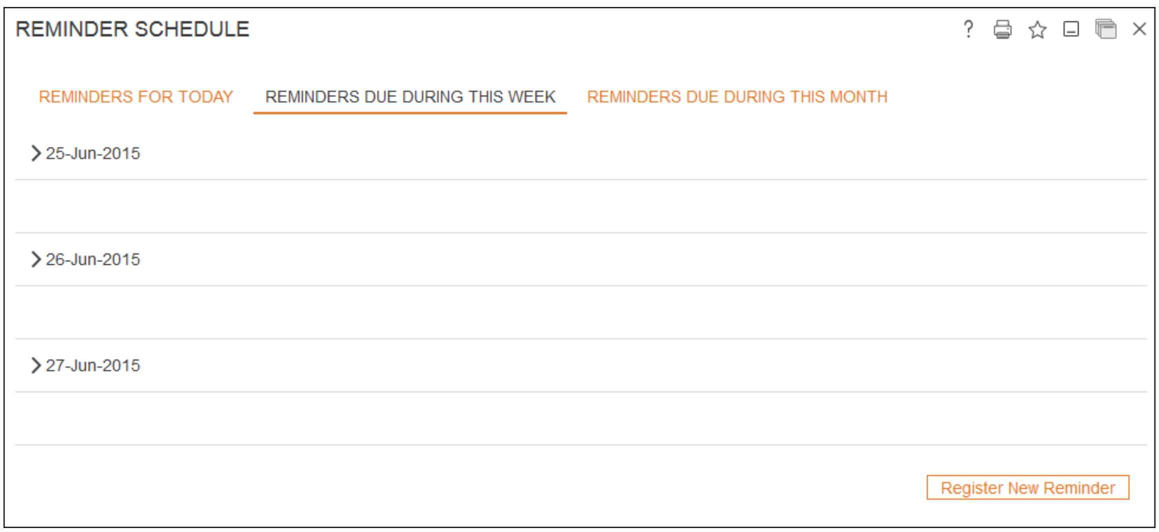



6. In the relevant fields, enter the appropriate details.
7. Click **Modify**.
   The **Modify Reminders - Confirm** screen appears.

**Modify Reminders - Confirm**

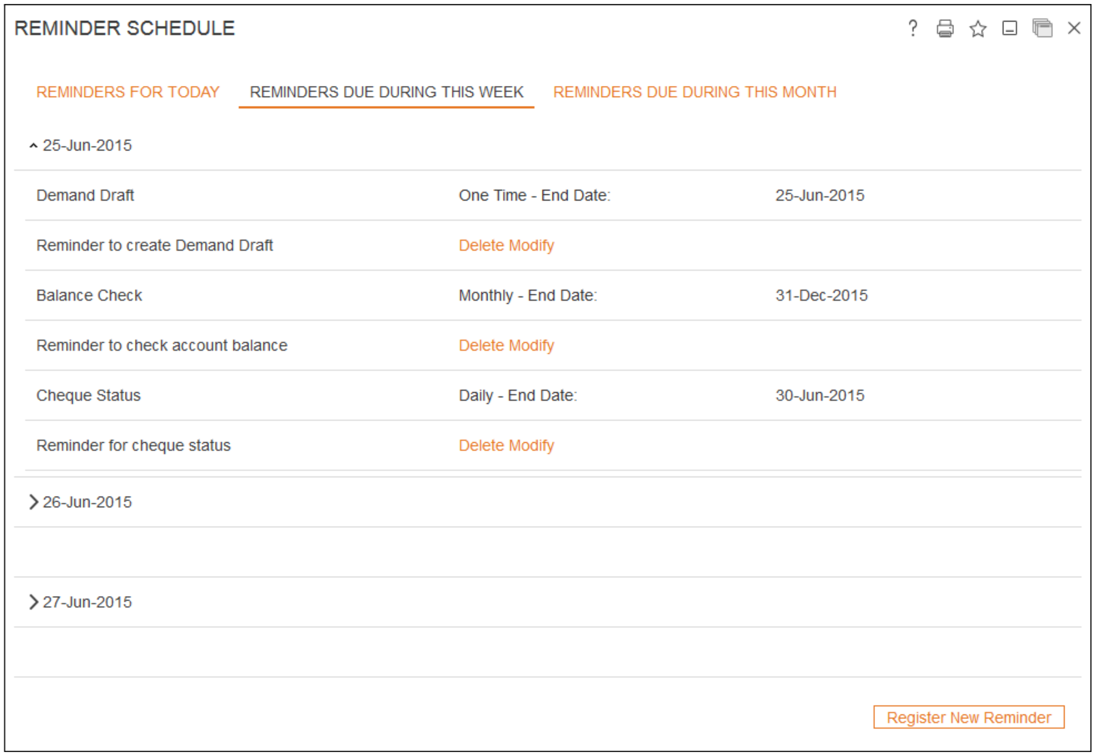

8. Click **OK**.
   The **Reminder Schedule** screen appears.
9. Click the **Reminders Due during this month** tab in order to view reminders due for current month.

**Reminder Schedule**



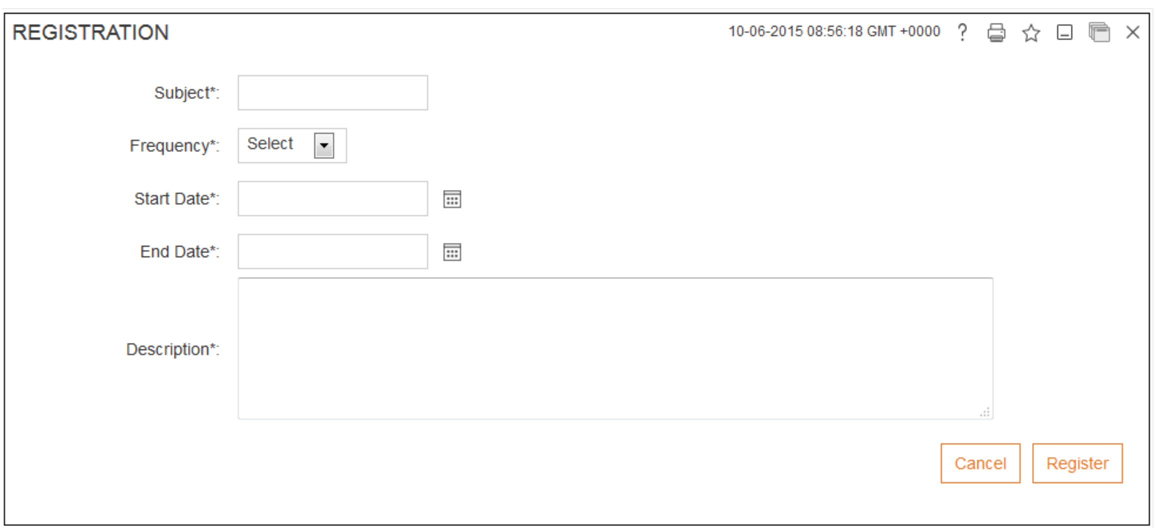

10. Click the **Date** link to view the reminder set for that particular day.

### Reminder Schedule




11. Click the **Delete/Modify** link to delete or modify a reminder.
12. Click **Register New Reminder**.
    The **Registration** screen appears.

### Registration

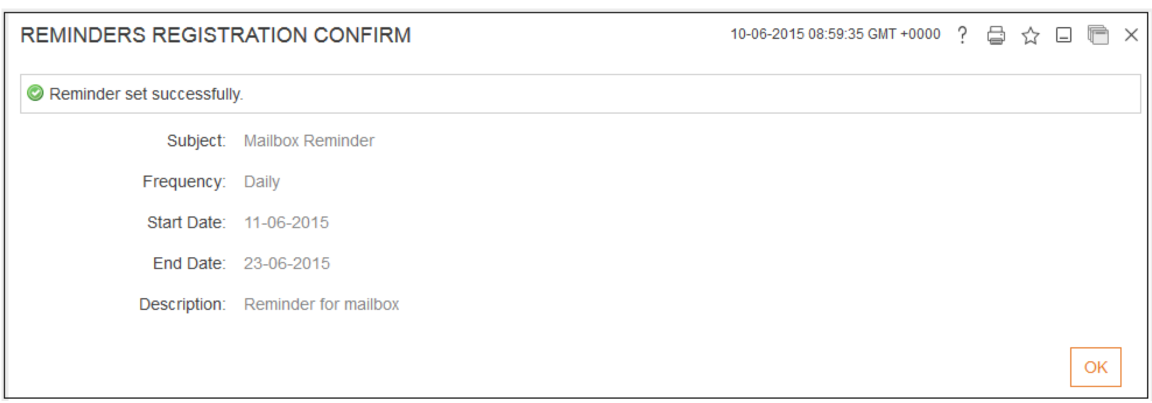


**Field Description**

| Field Name | Description |
|---|---|
| **Subject** | [Mandatory, Alphanumeric, 50]<br>Indicates the subject of the reminder. |
| **Frequency** | [Mandatory, Drop-Down]<br>Indicates the frequency of the reminders. |
| **Start Date** | [Mandatory, Pick List]<br>Indicates the start date for the reminders. |
| **End Date** | [Mandatory, Pick List]<br>Indicates the end date for the reminders. |
| **Description** | [Mandatory, Alphanumeric,100]<br>Indicates the description for the reminder. |

13. Click **Register**.
    The **Reminders Registration Confirm** screen appears.
    OR
    Click **Cancel** to navigate to the previous screen.

**Reminders Registration Confirm**




14. Click **OK**.
    The **Reminder Schedule** screen appears.

# 30. Electronic Form Initiate

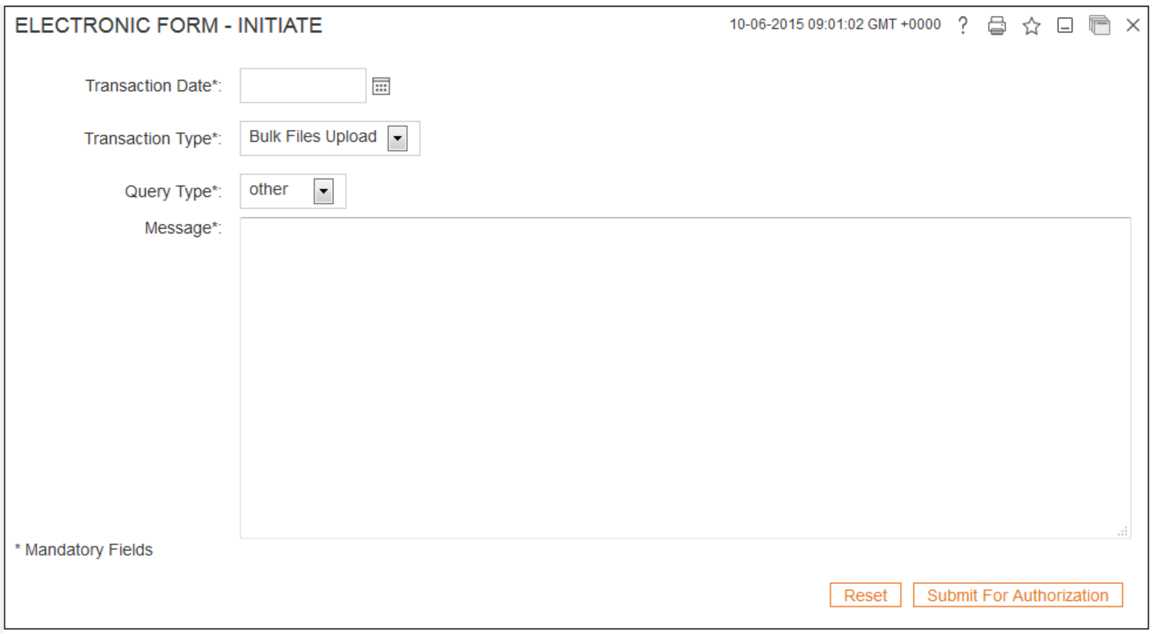
Using this option you can initiate electronic form to inquire or request updates/changes on the transactions:

- You should be able to write a query to the bank for a particular transaction.

**To initiate electronic form**

1. From the **Customer Services** menu, select **Electronic Form Initiate**.
The **Electronic Form - Initiate** screen appears.

**Electronic Form - Initiate**

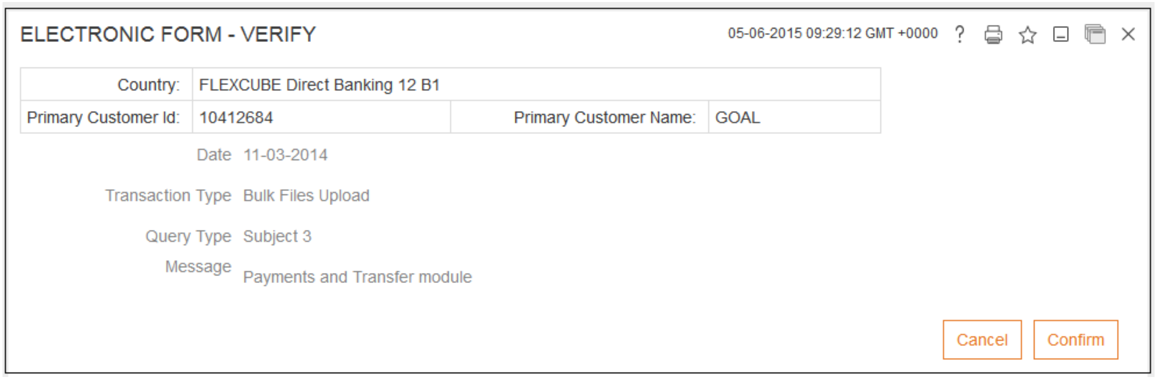



**Field Description**

| Field Name | Description |
|---|---|
| **Transaction Date** | [Mandatory, Pick List]<br>Indicates the date of the transaction. |
| **Transaction Type** | [Mandatory, Pick List]<br>Indicates the type of the transaction. |
| **Query Type** | [Mandatory, Pick List]<br>Indicates the type of query. |
| **Message** | [Mandatory, Alphanumeric, 250]<br>Indicates the brief description for the electronic form initiation. |

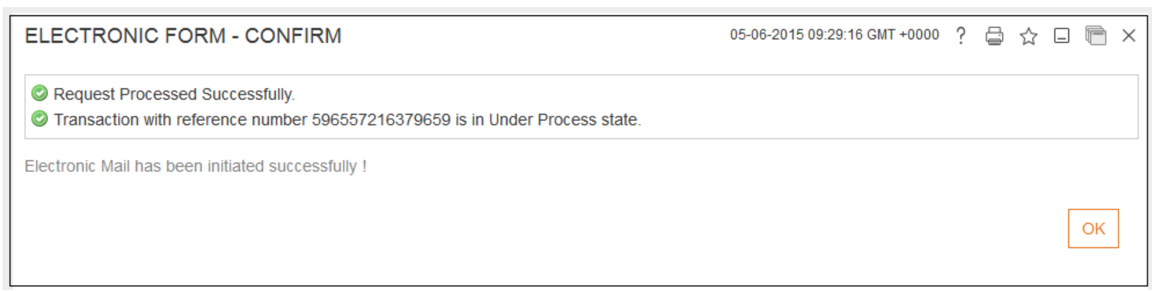
2. Click **Submit for Authorization** to verify and confirm the transaction.
OR
Click **Reset** to reset the electronic form initiate.

**Electronic Form - Verify**




3. Click **Confirm**.
   The **Electronic Form - Confirm** screen appears.
   OR
   Click **Cancel** to cancel the transactions.

**Electronic Form - Confirm**




4. Click **OK**.
   The **Electronic Form - Initiate** screen appears.

# 31. Foreign Exchange Rate Inquiry

The **Exchange Rate** (also known as the *Foreign-Exchange Rate*, *Forex Rate* or *FX Rate*) between two currencies specifies how much one currency is worth in terms of the other. For example, an exchange rate of 102 *Japanese Yen* (JPY, ¥) to the *United States Dollar* (USD, $) means that JPY 102 is worth the same as USD 1.

The *Exchange Rate Inquiry* option allows the user to view the latest *Exchange Rates* for the various currencies offered for buying and selling by the bank. The *Exchange Rates* will be displayed against the base currency of OBDX. The option provides the buying and selling rates for cash as well as the buying and selling rates applicable for telegraphic transfers. If you wish to buy or sell foreign exchange, refer to this option to find the latest rates offered by the bank before doing so.

**To inquire for the foreign exchange rates**

1. From the **Tools** menu, select **Exchange Rate Inquiry**.
   The **Exchange Rate Inquiry** screen appears.

**Exchange Rate Inquiry**

EXCHANGE RATE INQUIRY 10-06-2015 09:05:24 GMT +0000

| From Currency | To Currency | Cash Buy | Cash Sell | TT Buy | TT Sell |
|---|---|---|---|---|---|
| EURO (1 EUR) | YEN (JPY) | 95.4830 | 108.4830 | 96.4830 | 107.4830 |
| EURO (1 EUR) | KUWAITI DINAR (KWD) | 0.2460 | 0.5360 | 0.2560 | 0.5260 |
| GREAT BRITAIN POUND (1 GBP) | EURO (EUR) | 1.0460 | 1.1960 | 1.0560 | 1.1860 |
| GREAT BRITAIN POUND (1 GBP) | KUWAITI DINAR (KWD) | 0.3260 | 0.5960 | 0.3360 | 0.5860 |
| GREAT BRITAIN POUND (1 GBP) | US DOLLAR (USD) | 1.3800 | 1.5400 | 1.4200 | 1.5400 |
| GREAT BRITAIN POUND (1 GBP) | YEN (JPY) | 130.0000 | 145.0000 | 131.0000 | 144.0000 |
| GREAT BRITAIN POUND (1 GBP) | HONG KONG DOLLAR (HKD) | 9.1000 | 13.0000 | 0.0000 | 0.0000 |
| INDIAN RUPEE (1 INR) | BAHRAIN DINAR (BHD) | 1.5600 | 1.6200 | 0.0000 | 0.0000 |
| UAE DIRHAM (1 AED) | ARMENIAN DRAM (AMD) | 28.0000 | 33.0000 | 0.0000 | 0.0000 |
| US DOLLAR (1 USD) | YEN (JPY) | 71.7100 | 85.7100 | 72.7100 | 84.7100 |
| US DOLLAR (1 USD) | KUWAITI DINAR (KWD) | 0.1605 | 0.4105 | 0.1505 | 0.4005 |

**Column Description**

| Column Name | Description |
|---|---|
| **To Currency** | [Display]<br>Displays the name of currency that bank offers for buying or selling against the foreign currency. |

| Column Name | Description |
|---|---|
| **Cash Buy** | [Display]<br>Displays the exchange rate at which the bank will buy the foreign currency if the transaction is in the cash. |
| **Cash Sell** | [Display]<br>Displays the exchange rate at which the bank will sell the foreign currency if the transaction is in cash. |
| **TT Buy** | [Display]<br>Displays the exchange rate at which the bank will buy the foreign currency if the transaction is through a telegraphic transfer. |
| **TT Sell** | [Display]<br>Displays the exchange rate at which the bank will sell the foreign currency if the transaction is through a telegraphic transfer. |

# 32. New Service Request

Using this option you can initiate a Service Request for any transaction given in the list.

**To initiate a service request**

1. From the **Customer Services** menu, select **New Service Request**.
The **Service Request** screen appears.

**Service Request**


**Field Description**

| Field Name | Description |
|---|---|
| **Select Transaction** | [Mandatory, Drop-Down]<br>Indicates the transaction. |

2. From the **Select Transaction** list, select the appropriate transaction.
3. Click **Submit**.

## 32.1 Reissue Transaction Password

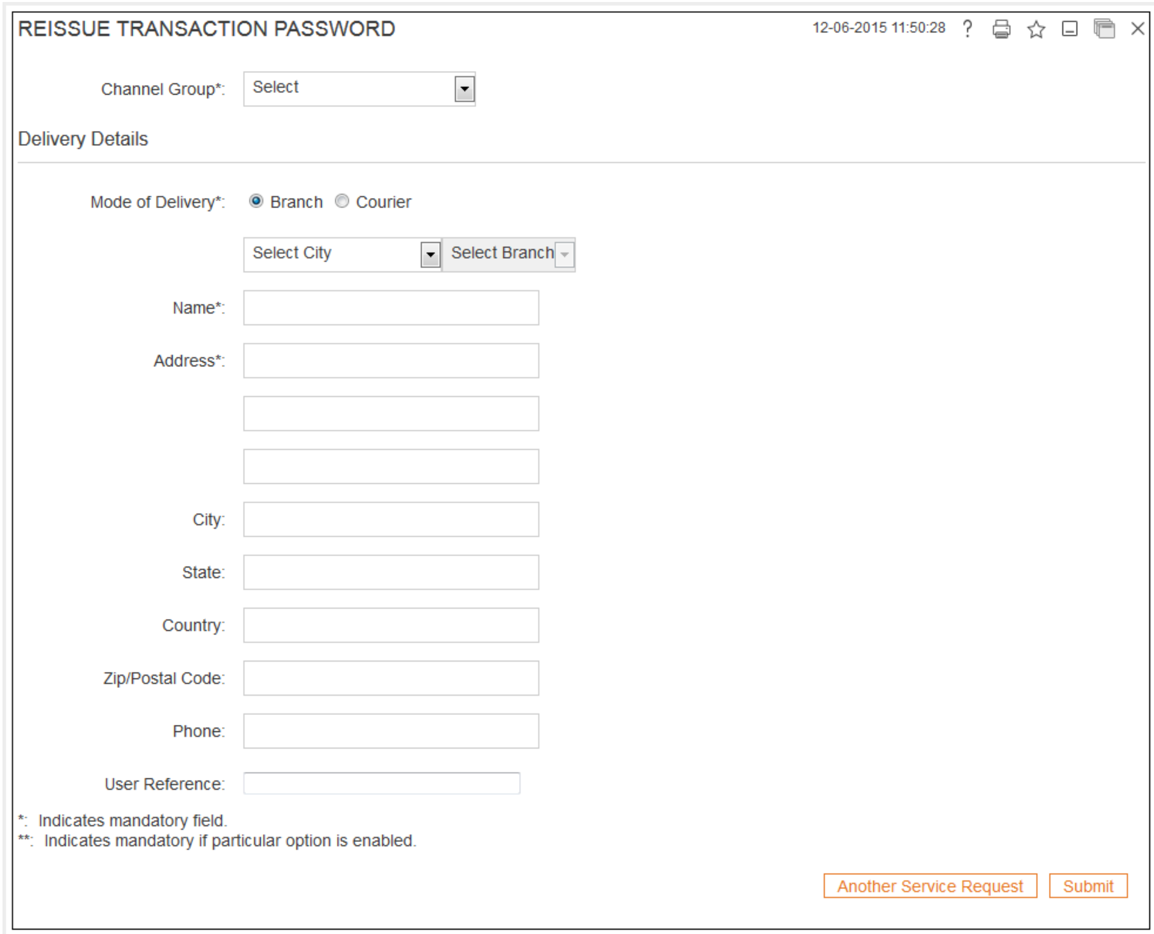
Using this option, you can raise a request to reissue transaction password.

**Note**: This transaction will be allowed only if the transaction password is locked for the channel(s) / channel group.

**To register a service request to reissue transaction password**

1. From the **Customer Services** menu, select **New Service Request**.
The **Service Requests** screen appears.
2. From the **Select Transaction** list, select the **Reissue Transaction** option.
3. Click **Submit**.
The **Reissue Transaction Password** screen appears.

### Reissue Transaction Password



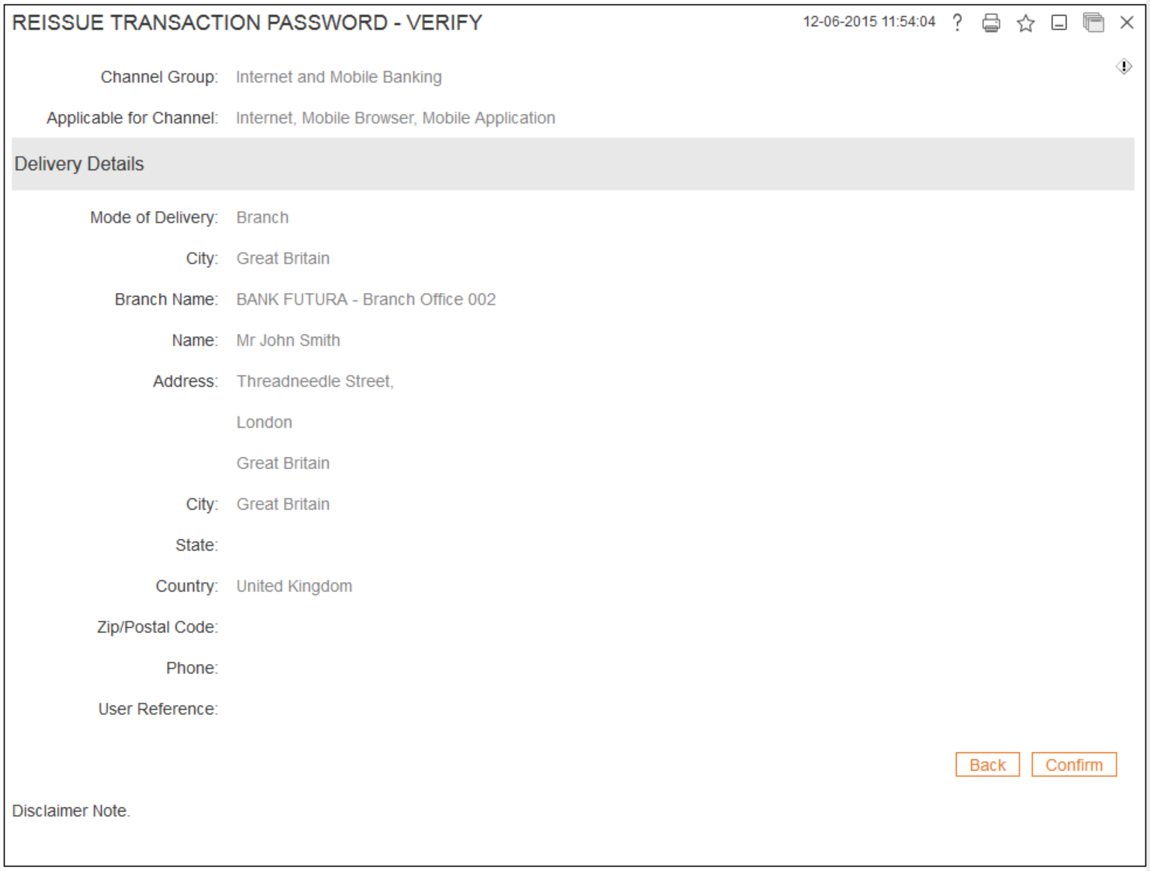

### Field Description

| Field Name | Description |
|---|---|
| **Channel Group** | [Mandatory, Drop-Down]<br>Indicates the channel group. |
| **Delivery Details** | |
| **Mode of delivery** | [Mandatory, Option]<br>Indicates the mode of delivery.<br>The options available are:<br>• Branch<br>• Courier<br>**Note**: On selecting the Branch radio button the fields mention below shall be display fields. |

| Field Name | Description |
|---|---|
| **City** | [Conditional, Drop-Down]<br>Indicates the city to which the branch belongs. |
| **Branch** | [Conditional, Drop-Down]<br>Indicates the branch from where the cheque book will be collected. |
| **Name** | [Optional, Alphanumeric, 35]<br>Indicates the name to which the delivery shall be done. |
| **Address** | [Optional, Alphanumeric, 34*3]<br>Indicates the delivery address of the cheque book(s). |
| **City** | [Optional, Alphanumeric, 35]<br>Indicates the city name. |
| **State** | [Optional, Alphanumeric, 35]<br>Indicates the state name. |
| **Country** | [Optional, Alphanumeric, 35]<br>Indicates the country name. |
| **Postal Code** | [Optional, Alphanumeric, 35]<br>Type the *Postal Code*. |
| **Phone** | [Optional, Alphanumeric, 35]<br>Indicates the phone number. |

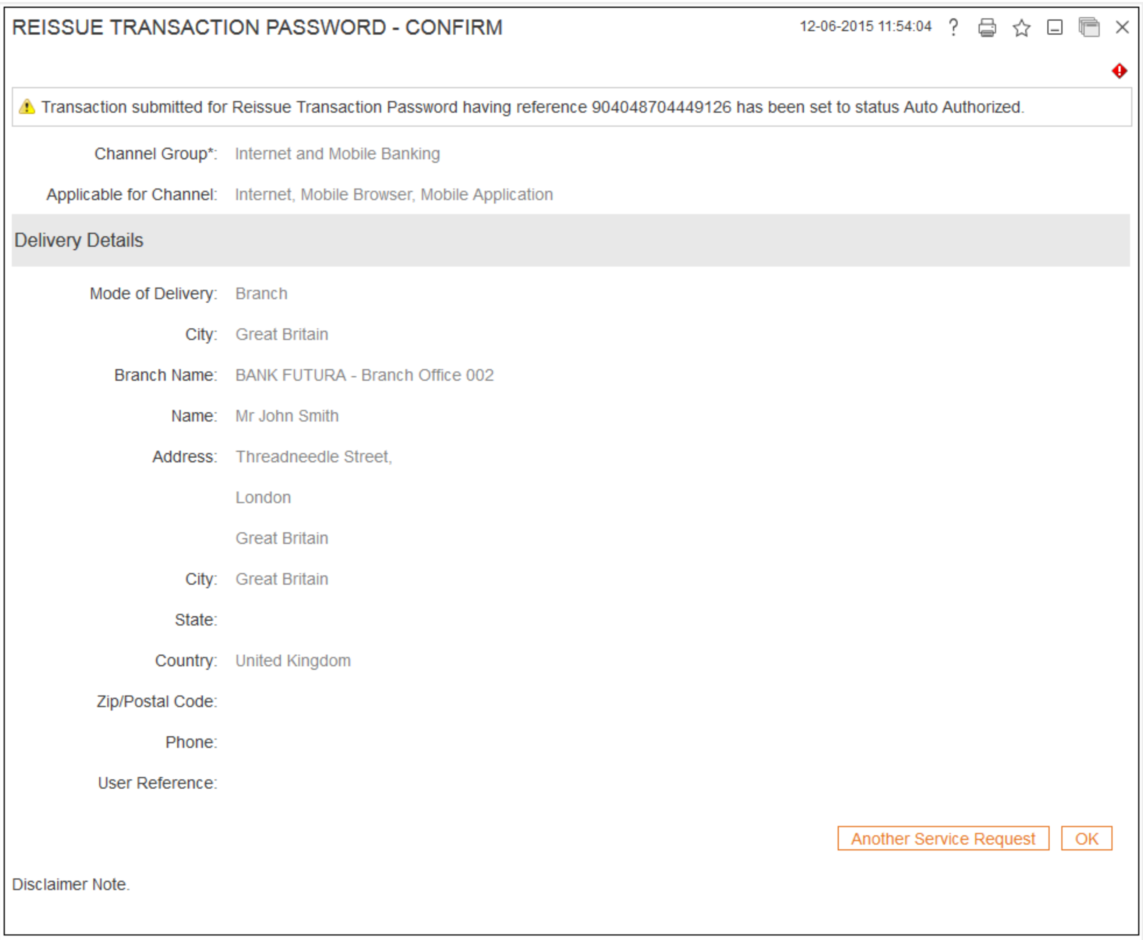
5. From the **Channel Group** list, select the appropriate channel.
6. In the **Mode of Delivery** field, select the appropriate option.
   a. If you select **Branch** option.
      i. From the **Select City** list, select the appropriate city name.
      ii. From the **Select Branch** list, select the appropriate branch name.
   b. If you select the **Courier** option.
      i. In the **Name** field, enter the name of the customer.
      ii. In the **Address** field, enter the address.
7. Click **Submit**.
   The **Reissue Transaction Password - Verify** screen appears.
   OR
   Click **Another Service Request**.
   The **Service Request** screen appears.

### Reissue Transaction Password - Verify




8. Click **Confirm**.
   The **Reissue Transaction Password - Confirm** screen appears.
   OR
   Click **Back** to modify the details.
   The **Reissue Transaction Password** screen appears.

**Reissue Transaction Password – Confirm**




9. Click **OK**.
   The **Reissue Transaction Password Service Request** screen appears.
   OR
   Click the **Another Service Request**.
   The **New Service Request** screen appears.

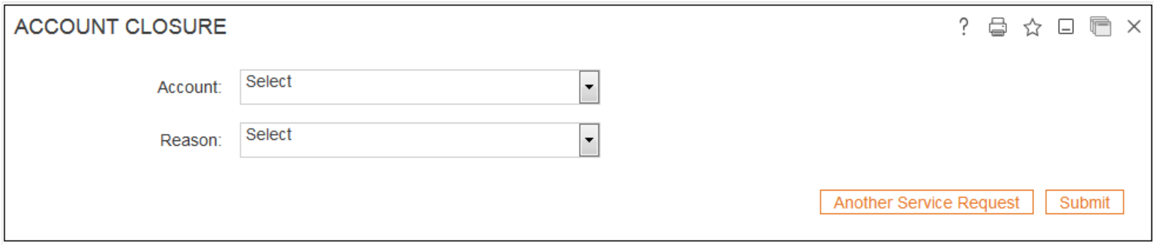
## 32.2 Account Closure

Using this option you can raise a request for account closure.

**To register a service request for account closure**

1. From the **Select Transaction** list, select the **Account Closure** option.
2. Click **Submit**.
   The **Account Closure** screen appears.

### Account Closure

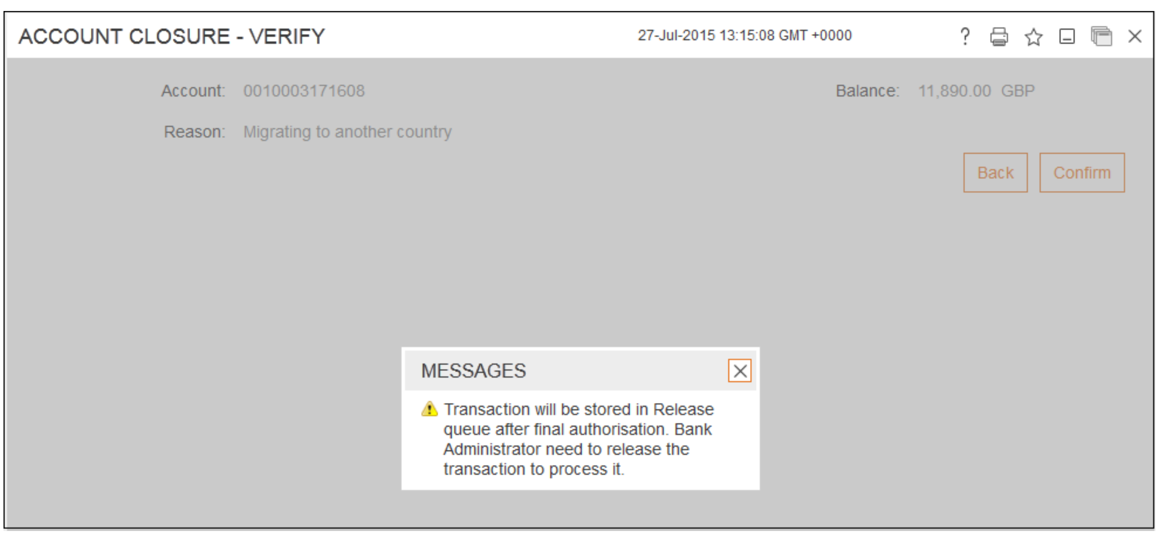



### Field Description

| Field Name | Description |
|---|---|
| **Account** | [Mandatory, Drop-Down]<br>Indicates the account number. |
| **Reason** | [Mandatory, Drop-Down]<br>Indicates the account closure reason. |

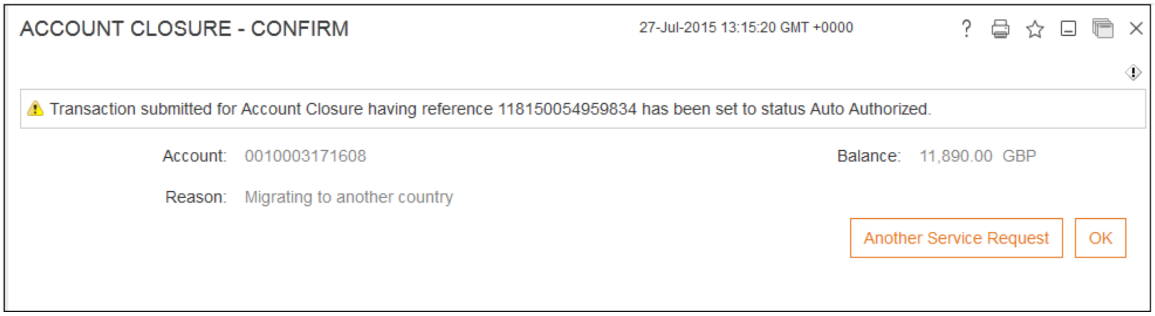
3. From the **Account** list, select the account number to be closed.
4. From the **Reason** list, select the account closure reason.
5. Click **Submit**.
   The **Account Closure - Verify** screen appears.
   OR
   Click the **Another Service Request** to raise another request.
   The **Service Request** screen appears.

### Account Closure - Verify




6. Click **Confirm**.
   The **Account Closure - Confirm** screen appears.
   OR
   Click **Back** to modify the closure details.
   The **Account Closure** screen appears.

**Account Closure - Confirm**




7. Click **OK**.
   The **Another Account Closure Service Request** screen appears.
   OR
   Click **Another Service Request**.
   The **New Service Request** screen appears.

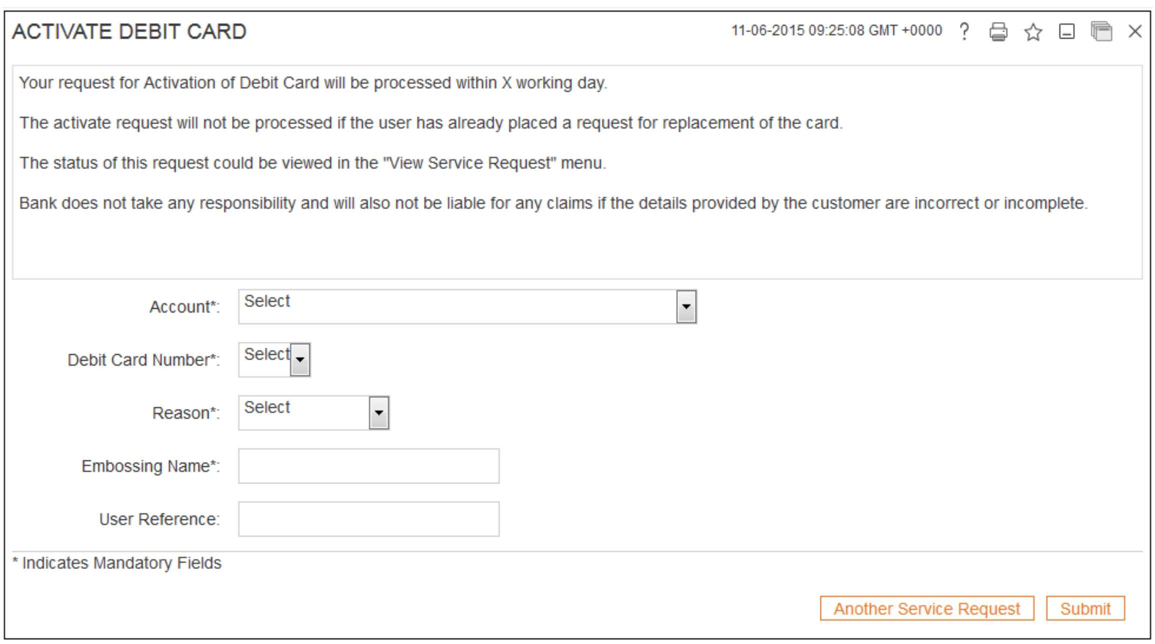
## 32.3 Activate Debit Card

Using this option you can raise a request to activate a *Debit Card*.

**To register a service request to activate a debit card**

1. From the **Select Transaction** list, select the **Activate Debit Card** option.
2. Click **Submit**.
   The **Activate Debit Card** screen appears.

**Activate Debit Card**



### Field Description

| Field Name | Description |
|---|---|
| **Account** | [Mandatory, Drop-Down]<br>Indicates the account number. |
| **Debit Card number** | [Mandatory, Drop-Down]<br>Indicates the debit card number. |
| **Reason** | [Mandatory, Drop-Down]<br>Indicates the reason for activation of debit card.<br>The options available are:<br>• Deactivated Card<br>• New Card |
| **Embossing Name** | [Mandatory, Alphanumeric, 35]<br>Indicates the embossing name on the debit card. |
| **User Reference** | [Optional, Alphanumeric, 35]<br>Indicates the user reference number for future reference. |

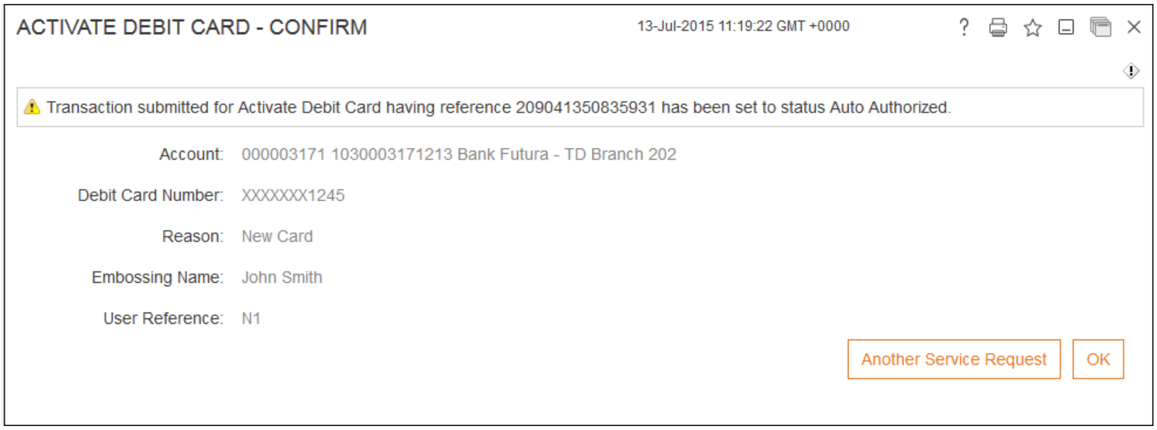
3. From the **Account** list, select the account number.
4. From the **Debit Card Number** list, select the debit card to be activated.
5. From the **Reason** list, select the reason for debit card activation.
6. In the **Embossing Name** field, enter the name on the card.
7. Click **Submit**.
   The **Activate Debit Card - Verify** screen appears.
   OR
   Click **Another Service Request**.
   The **Service Request** screen appears.

### Activate Debit Card - Verify


8. Click **Confirm**.
   The **Activate Debit Card - Confirm** screen appears.
   OR

Click **Back** to modify the debit card activation details.
The **Activate Debit Card** screen appears.

**Activate Debit Card - Confirm**




9. Click **OK**.
The **Activate Debit Card** screen appears.
OR
Click **Another Service Request**.
The **New Service Request** screen appears.

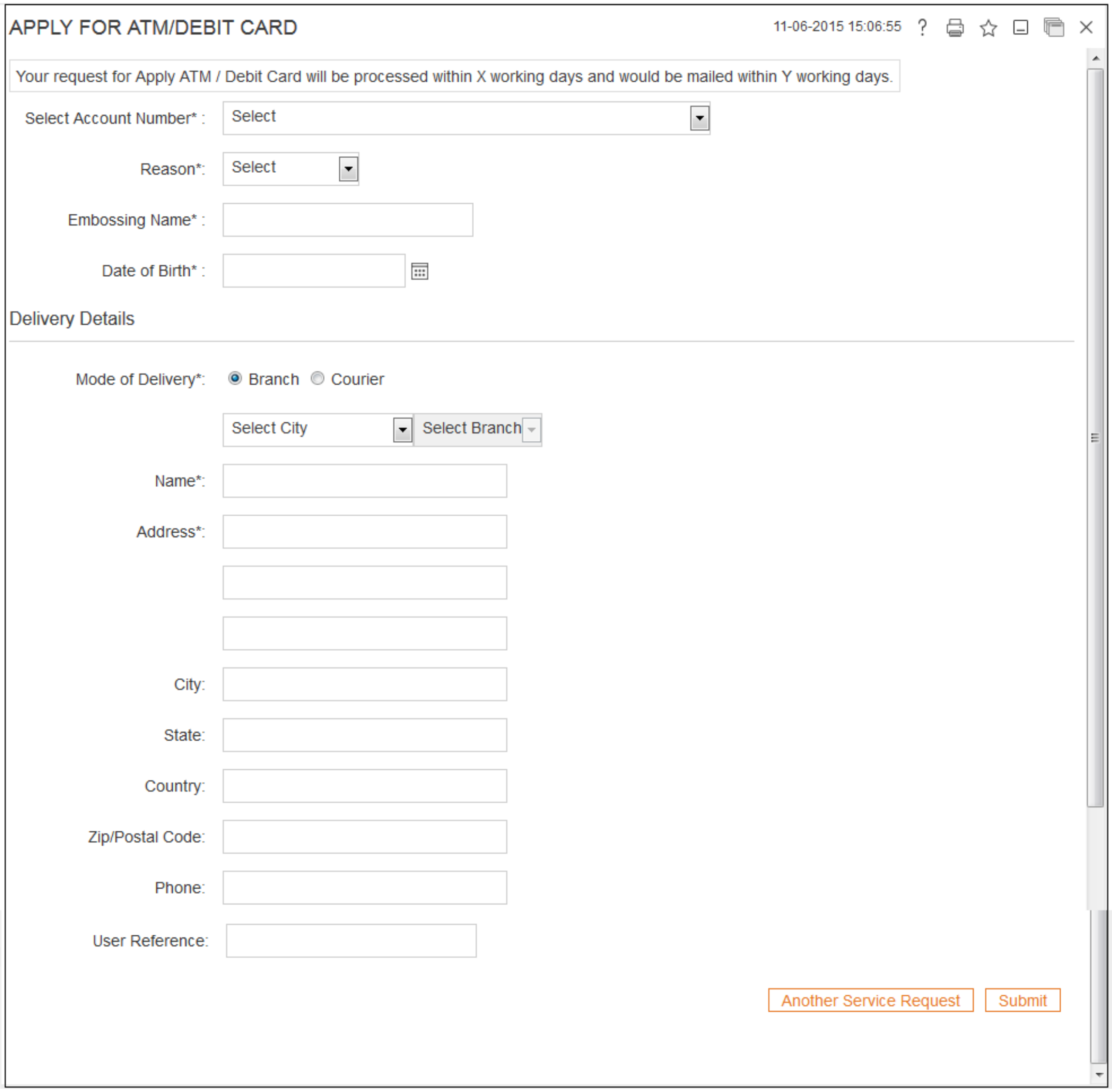
## 32.4 Apply for ATM/Debit Card

Using option you can raise a request to apply for ATM / Debit card.

**To register a service request to apply for ATM / Debit card**

1. From the **Select Transaction** list, select the **Apply for ATM / Debit Card** option.
2. Click **Submit**.
The **Apply for ATM / Debit Card** screen appears.

## Apply for ATM/Debit Card




### Field Description

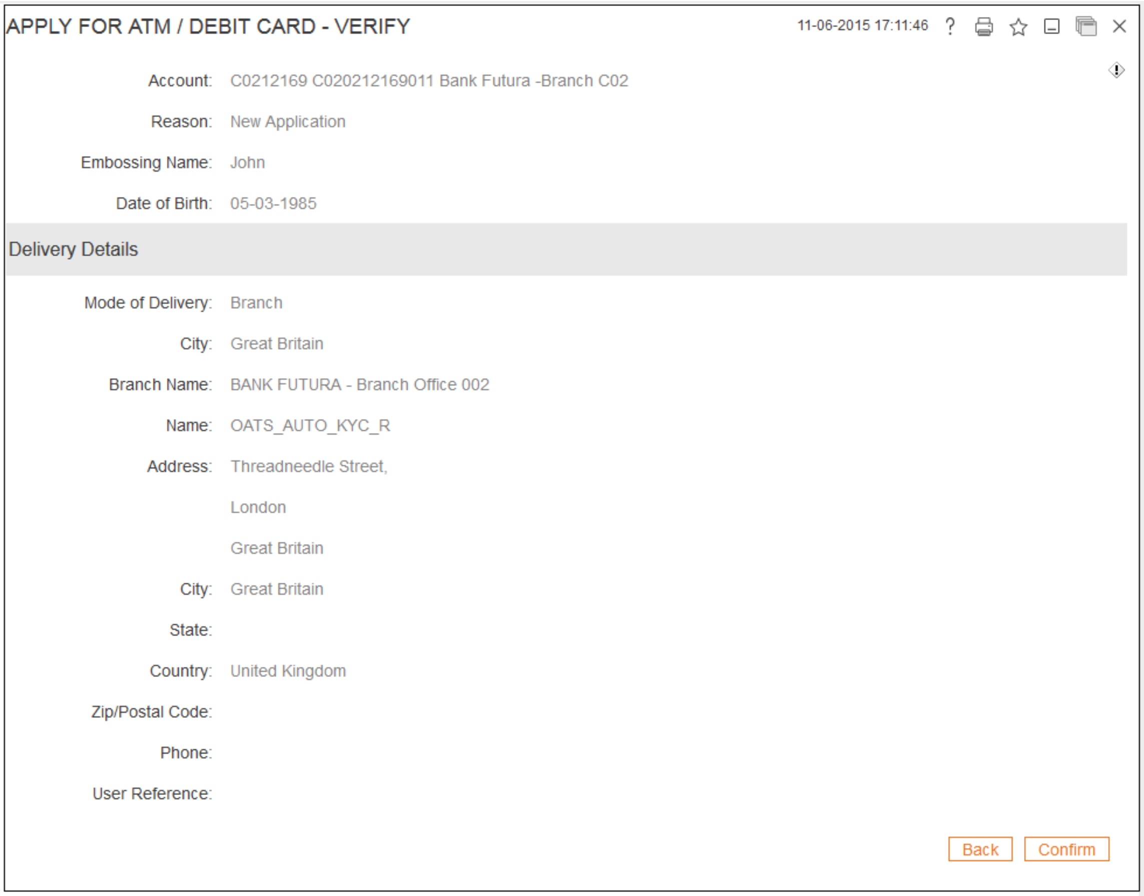
| Field Name | Description |
|---|---|
| **Select Account Number** | [Mandatory, Drop-Down]<br>Indicates the account number. |
| **Reason** | [Mandatory, Drop-Down]<br>Indicates the reason for activation of debit card.<br>The options are:<br>• Card Hot listed<br>• New Application |

| Field Name | Description |
|---|---|
| **Embossing Name** | [Mandatory, Alphanumeric, 35]<br>Indicates the embossing name on the debit card. |
| **Date of birth** | [Mandatory, Pick List]<br>Indicates the date of birth of the card holder. |
| **Delivery Details** | |
| **Mode of delivery** | [Mandatory, Option]<br>Indicates the mode of delivery.<br>The options are:<br>• Branch<br>• Courier<br>• Post<br>**Note**: On selecting the **Branch** option the fields mentioned below shall be display fields. |
| **City** | [Conditional, Drop-Down]<br>Indicates the city to which the branch belongs. |
| **Branch** | [Conditional, Drop-Down]<br>Indicates the branch name. |
| **Name** | [Optional, Alphanumeric, 35]<br>Indicates the name of the person to whom the debit card is to be delivered. |
| **Address** | [Optional, Alphanumeric, 34*3]<br>Indicates the address for delivery of debit card. |
| **City** | [Optional, Alphanumeric, 35]<br>Indicates the city as per the address for delivery of debit card. |
| **State** | [Optional, Alphanumeric, 35]<br>Indicates the state as per the address for delivery of debit card. |
| **Country** | [Optional, Alphanumeric, 35]<br>Indicates the country as per the address for delivery of debit card. |
| **Postal Code** | [Optional, Alphanumeric, 35]<br>Indicates the postal code as per the address for delivery of debit card. |
| **Phone** | [Optional, Alphanumeric, 35]<br>Indicates the phone number for delivery of debit card. |

| Field Name | Description |
|---|---|
| **User Reference** | [Optional, Alphanumeric, 25]<br>Indicates the user reference number for future reference. |

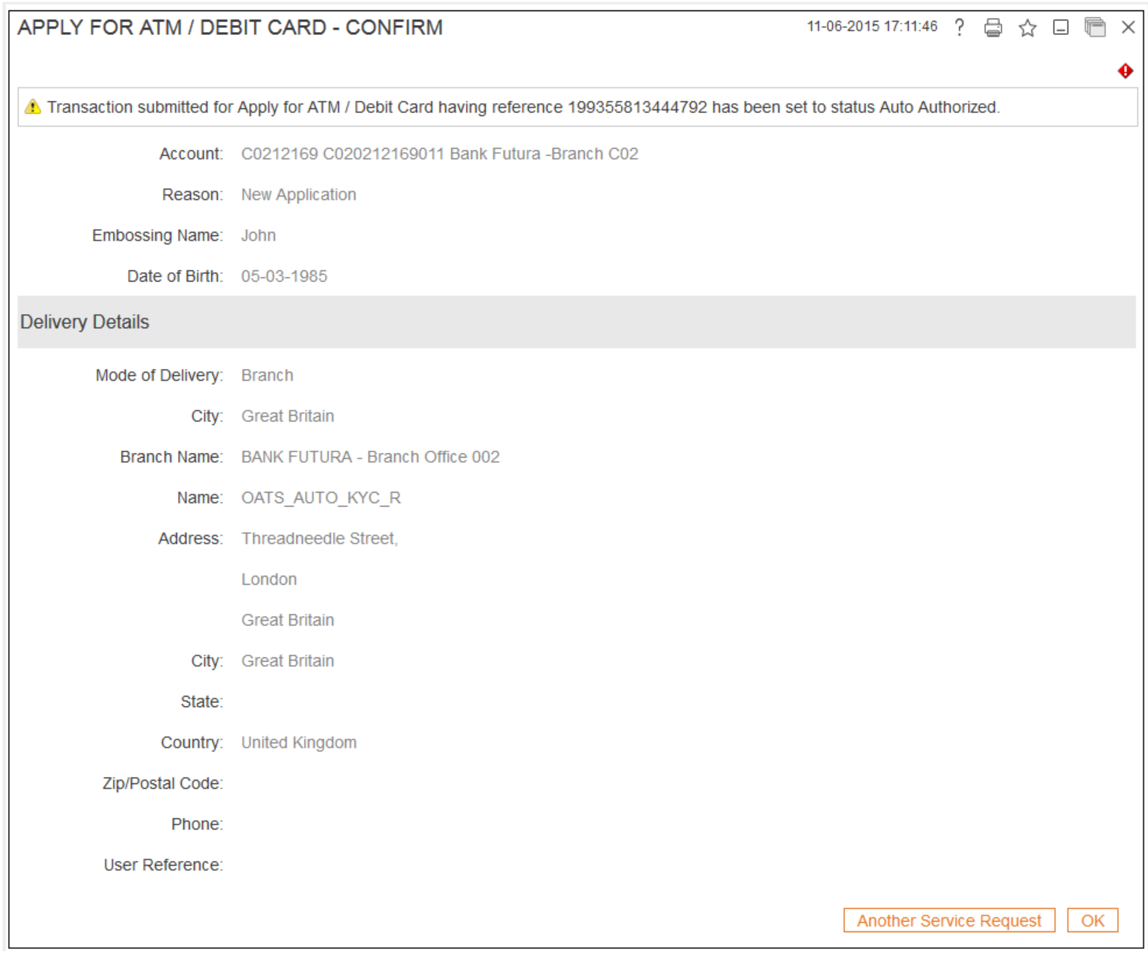
3. From the **Select Account Number** list, select the account number.
4. From the **Reason** list, select the reason to apply for ATM / Debit card.
5. In the **Embossing Name** field, enter the name to be appeared on the card.
6. From the **Date of Birth** list, select the date of birth.
7. In the **Mode of Delivery** field, select the appropriate option.
   a. If you select **Branch** option.
      i. From the **Select City** list, select the appropriate city name.
      ii. From the **Select Branch** list, select the appropriate branch name.
   b. If you select the **Courier** option.
      i. In the **Name** field, enter the name of the customer.
      ii. In the **Address** field, enter the address.
8. Click **Submit**.
   The **Apply for ATM / Debit Card - Verify** screen appears.
   OR
   Click **Another Service Request.**
   The **Service Request** screen appears.

### Apply for ATM / Debit Card - Verify




9. Click **Confirm**.
   The **Apply for ATM / Debit Card - Confirm** screen appears.
   OR
   Click **Back** to modify the details for ATM / Debit card application.
   The **Apply for ATM / Debit Card** screen appears.

**Apply for ATM / Debit Card - Confirm**




10. Click **OK**.
    The **Apply for ATM/debit Card** screen appears.
    OR
    Click **Another Service Request**.
    The **New Service Request** screen appears.

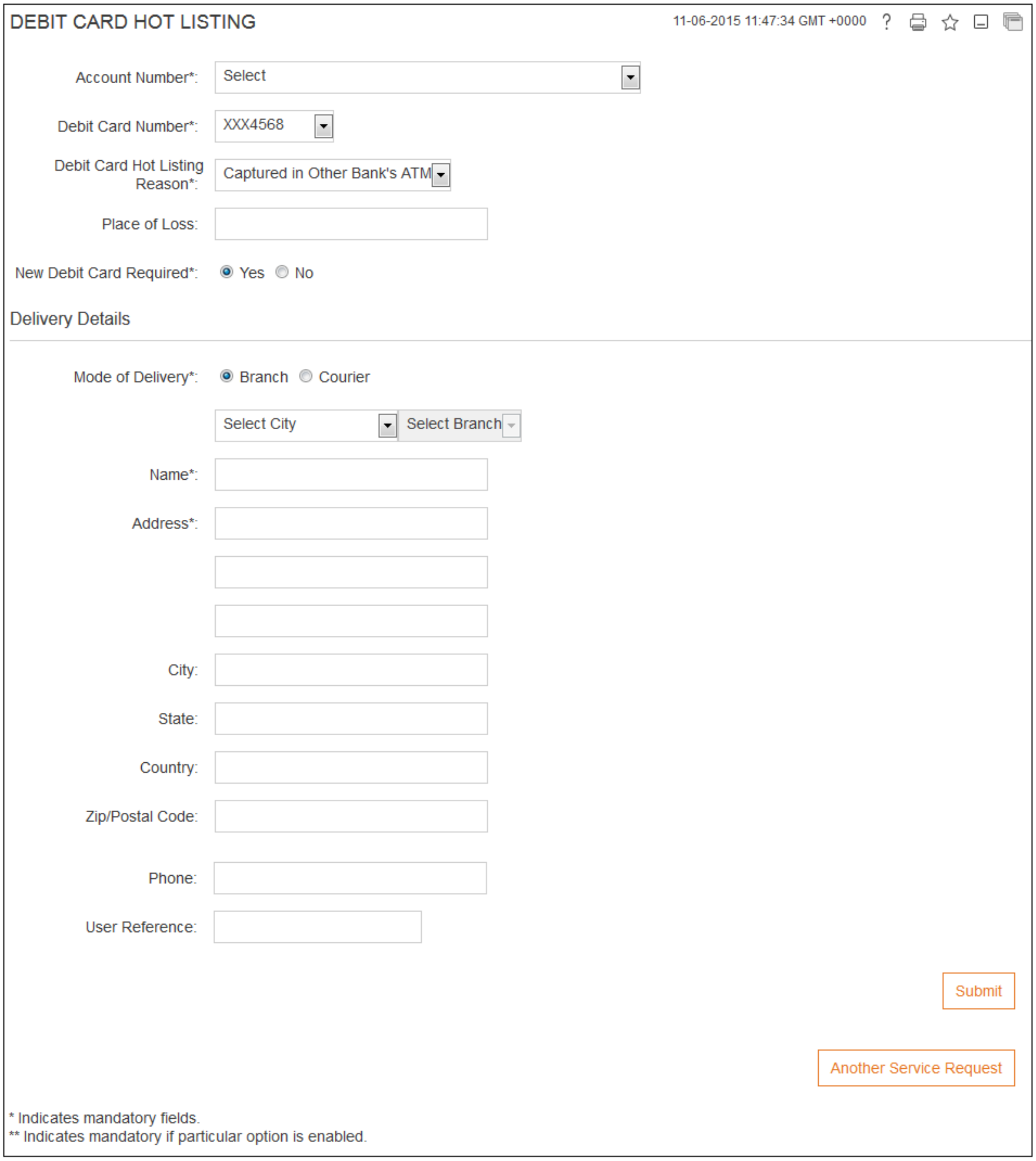
## 32.5 Debit Card Hot Listing

Using this service request option you can raise a request for debit card hot listing.

**To register a service request for debit card hot listing**

1. From the **Select Transaction** list, select the **Debit Card Hot Listing** option.
2. Click **Submit**.
   The **Debit Card Hot Listing** screen appears.

### Debit Card Hot Listing




### Field Description

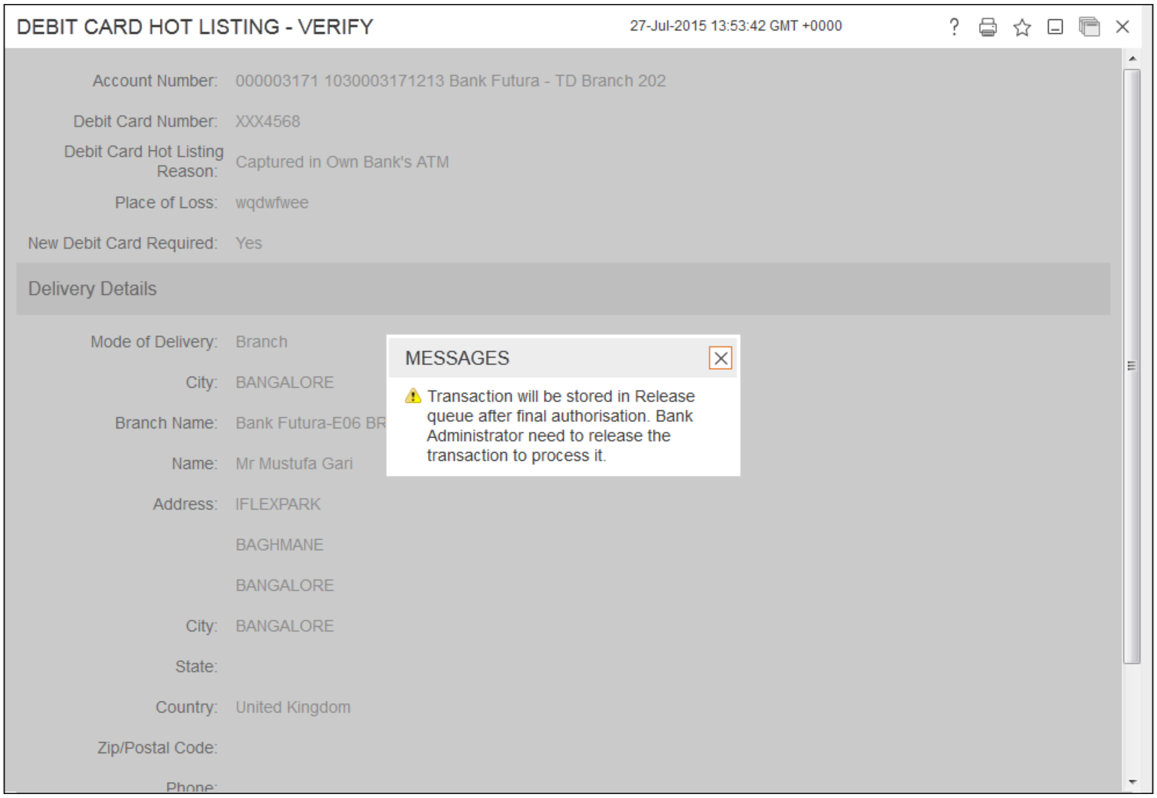
| Field Name | Description |
|---|---|
| **Account Number** | [Mandatory, Drop-Down]<br>Indicates the account number. |
| **Debit Card Number** | [Mandatory, Drop-Down]<br>Indicates the debit card number. |

| Field Name | Description |
|---|---|
| **Debit Card Hot Listing reason** | [Mandatory, Drop-Down]<br>Indicates the debit card hot listing reason.<br>The options are:<br>• Captured in own banks ATM<br>• Captured in other Bank s ATM<br>• Lost<br>• Stolen<br>• Fraud Suspected<br>• Others<br>• On selecting “Others” type, the reason for hot listing in the field displayed |
| **Place of Loss** | [Optional, Alphanumeric, 35]<br>Indicates the place of loss. |
| **New Debit Card Required** | [Mandatory, Option]<br>Indicates whether new debit card is required.<br>The options are:<br>• Yes<br>• No |
| **Delivery Details** | |
| **Mode of delivery** | [Mandatory, Option]<br>Indicates the mode of delivery.<br>The available are:<br>• Branch<br>• Courier<br>• Post<br>**Note**: On selecting the **Branch** option the fields mention below shall be display fields. |
| **City** | [Conditional, Drop-Down]<br>Indicates the city to which the branch belongs. |
| **Branch** | [Conditional, Drop-Down]<br>Indicates the branch name. |
| **Name** | [Optional, Alphanumeric, 35]<br>Indicates the name. |
| **Address** | [Optional, Alphanumeric, 34*3]<br>Indicates the address for delivery of cheque book(s). |

| Field Name | Description |
|---|---|
| **City** | [Optional, Alphanumeric, 35]<br>Indicates the city name. |
| **State** | [Optional, Alphanumeric, 35]<br>Indicates the state name. |
| **Country** | [Optional, Alphanumeric, 35]<br>Indicates the country name. |
| **Postal Code** | [Optional, Alphanumeric, 35]<br>Indicates the postal code. |
| **Phone** | [Optional, Alphanumeric, 35]<br>Indicates the phone number. |
| **User Reference** | [Optional, Alphanumeric, 35]<br>Indicates the user reference number for future reference. |

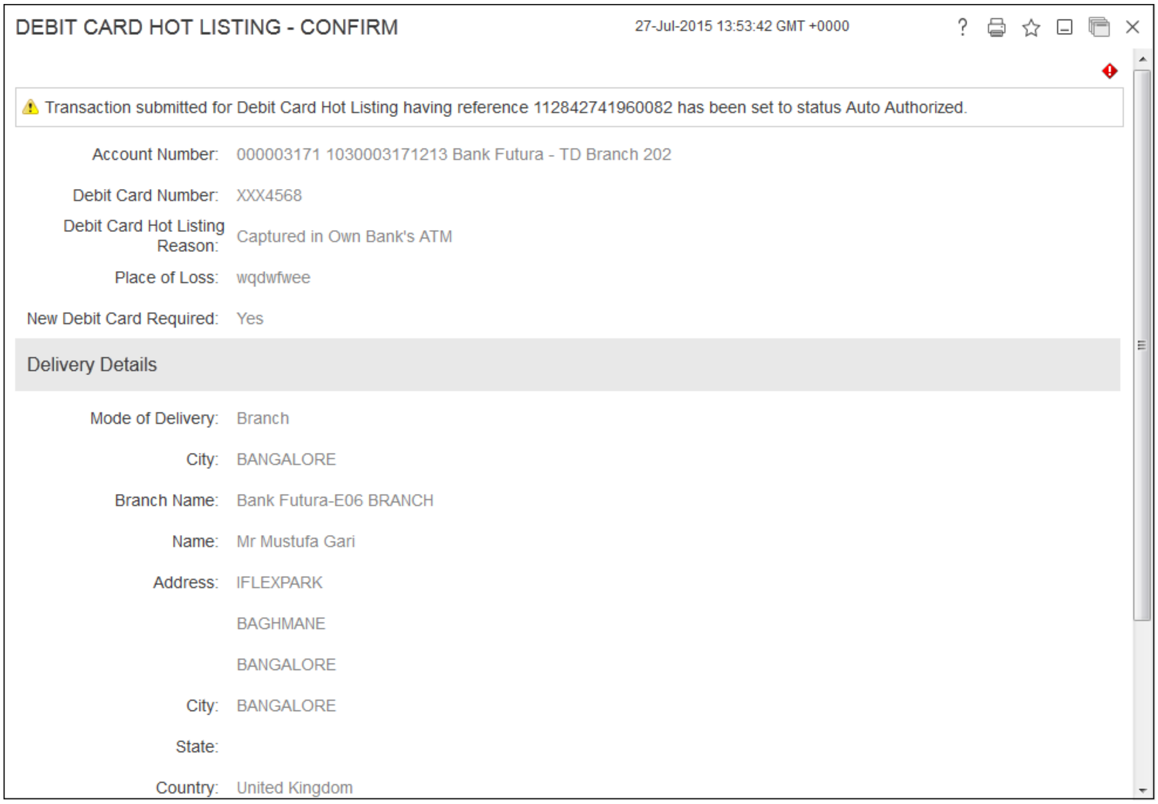
3. From the **Account Number** list, select the account number.
4. From the **Debit Card Number** list, select the debit card number to be hot listed.
5. From the **Debit Card Hot Listing Reason** list, select the reason for hot listing.
6. In the **New Debit Card Required** field, select the appropriate option.
   a. If you select **Yes** option, in the **Mode of Delivery** field, select the appropriate option.
   b. If you select **Branch** option.
      i. From the **Select City** list, select the appropriate city name.
      ii. From the **Select Branch** list, select the appropriate branch name.
   c. If you select the **Courier** option.
      i. In the **Name** field, enter the name of the customer.
      ii. In the **Address** field, enter the address.
7. Click **Submit**.
   The **Debit Card Hot listing - Verify** screen appears.
   OR
   Click **Another Service Request.**
   The **Service Request** screen appears.

### Debit Card Hot listing - Verify




8. Click **Confirm**.
   The **Debit Card Hot listing - Confirm** screen appears.
   OR
   Click **Back** to modify the debit card hot listing details.
   The **Debit Card Hot listing** screen appears.

**Debit Card Hot listing - Confirm**




9. Click **OK**.
   The **Debit Card Hot Listing** screen appears.
   OR
   Click **Another Service Request**.
   The **New Service Request** screen appears.

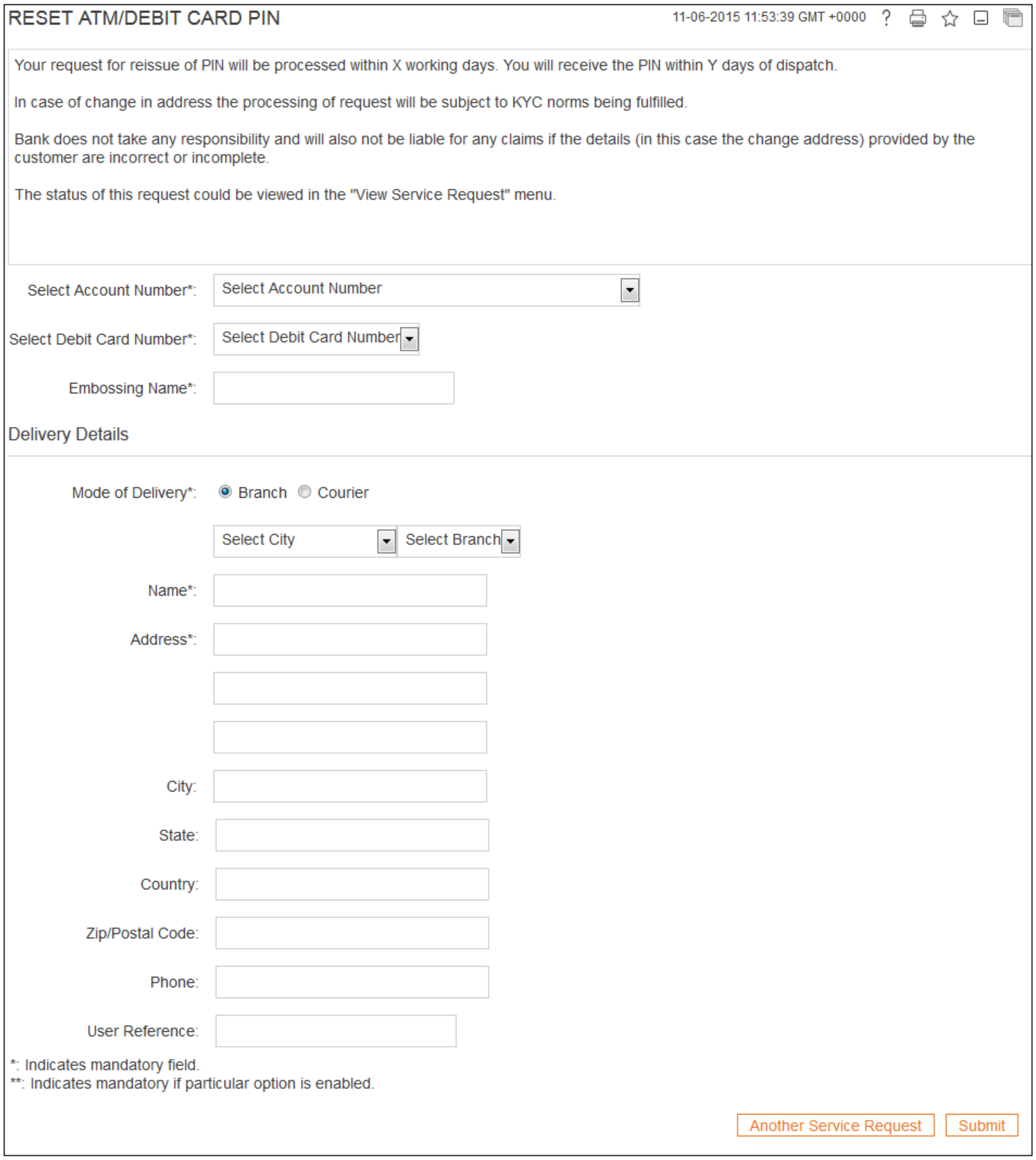
## 32.6 Reset ATM / Debit Card PIN

Using this option you can raise a request to reset ATM / Debit card pin.

**To register a service request for reset ATM / Debit card pin**

1. From the **Select Transaction** list, select the **Reset ATM / Debit Card PIN** option.
2. Click **Submit**.
   The **Reset ATM / Debit Card PIN** screen appears.

### Reset ATM/ Debit Card PIN




### Field Description

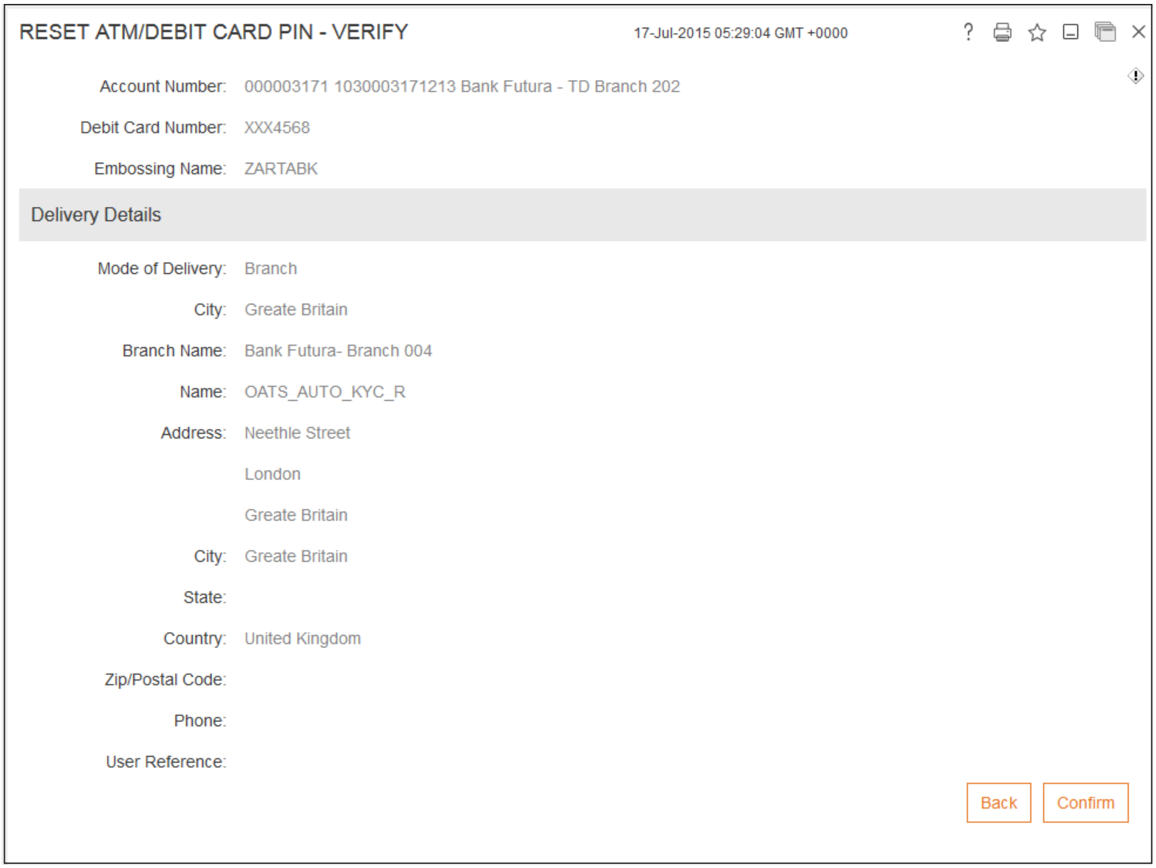
| Field Name | Description |
|---|---|
| **Select Account Number** | [Mandatory, Drop-Down]<br>Indicates the account number. |
| **Select Debit Card Number** | [Mandatory, Drop-Down]<br>Indicates the debit card number. |

| Field Name | Description |
|---|---|
| **Security Key** | [Mandatory, Alphanumeric, 20]<br>Indicates the security key as mentioned on the card. |
| **Embossing Name** | [Mandatory, Alphanumeric, 35]<br>Indicates the embossing name as mentioned on the card. |
| **Delivery Details** | |
| **Mode of delivery** | [Mandatory, Option]<br>Indicates the mode of delivery.<br>The options available are:<br>• Branch<br>• Courier<br>• Post<br>**Note**: On selecting the Branch option the fields mention below shall be display fields. |
| **City** | [Conditional, Drop-Down]<br>Indicates the city to which the branch belongs. |
| **Branch** | [Conditional, Drop-Down]<br>Indicates the branch name. |
| **Name** | [Optional, Alphanumeric, 35]<br>Indicates the name. |
| **Address** | [Optional, Alphanumeric, 34*3]<br>Indicates the address for delivery of cheque book(s). |
| **City** | [Optional, Alphanumeric, 35]<br>Indicates the city name. |
| **State** | [Optional, Alphanumeric, 35]<br>Indicates the state name. |
| **Country** | [Optional, Alphanumeric, 35]<br>Indicates the country name. |
| **Postal code** | [Optional, Alphanumeric, 35]<br>Indicates the postal code. |
| **Phone** | [Optional, Alphanumeric, 35]<br>Indicates the phone number. |

| Field Name | Description |
|---|---|
| **User Reference** | [Optional, Alphanumeric, 25]<br>Indicates the user reference number for future reference. |

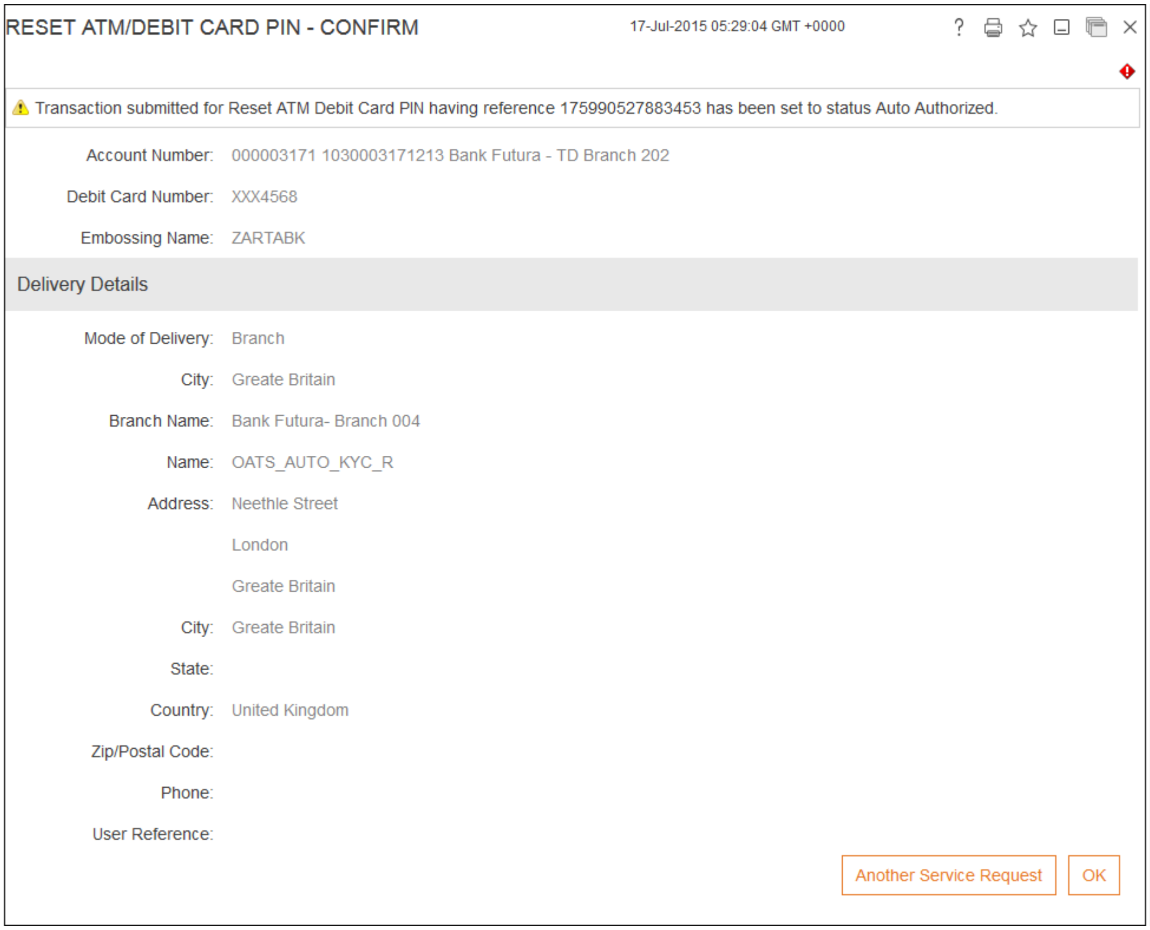
3. From the **Select Account Number** list, select the account number.
4. From the **Select Debit Card Number** list, select the debit card number.
5. In the **Embossing Name** field, enter the name to be appeared on the card.
6. In the **Mode of Delivery** field, select the appropriate option.
   a. If you select **Branch** option.
      i. From the **Select City** list, select the appropriate city name.
      ii. From the **Select Branch** list, select the appropriate branch name.
   b. If you select the **Courier** option.
      i. In the **Name** field, enter the name of the customer.
      ii. In the **Address** field, enter the address.
7. Click **Submit**.
   The **Reset ATM / Debit Card Pin - Verify** screen appears.
   OR
   Click **Another Service Request.**
   The **Service Request** screen appears.

### Reset ATM/ Debit Card PIN - Verify




8. Click **Confirm**.
The **Reset ATM / Debit Card Pin - Confirm** screen appears.
OR
Click **Back** to modify the details for ATM / Debit card PIN application.
The **Reset ATM / Debit Card Pin** screen appears.

**Reset ATM/ Debit Card PIN - Confirm**




9. Click **OK**.
   The **Reset ATM / Debit Card Pin** screen appears.
   OR
   Click **Another Service Request**.
   The **New Service Request** screen appears

# 33. Open Additional Account

Using this option, you can open additional account through internet banking. You can open additional savings account under the primary customer id using the internet banking.

**To open an additional account**

1. From the **Customer Services** menu, select **Open New Account**.
   The **Open New Account** screen appears.

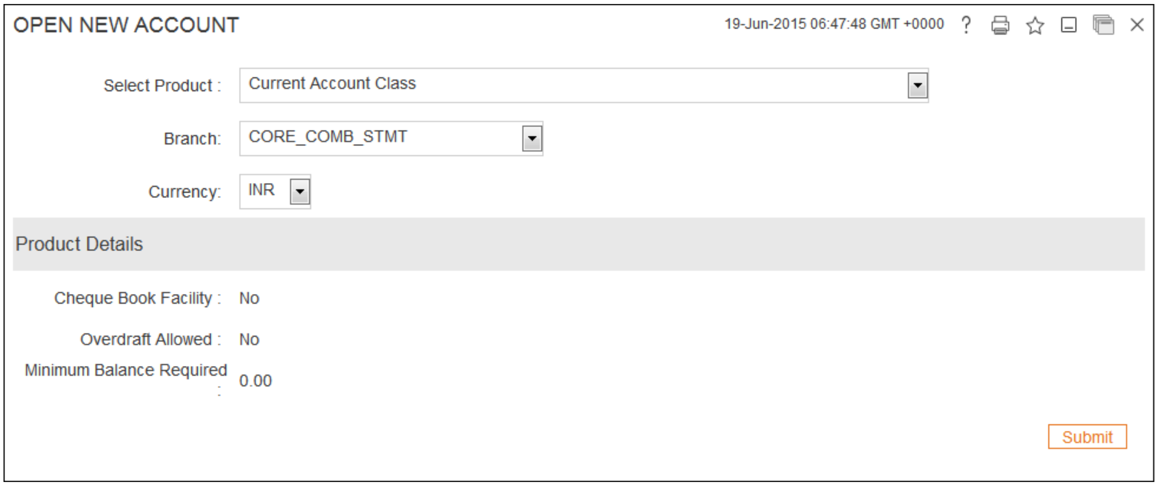
**Open New Account**


**Field Description**

| Field Name | Description |
|---|---|
| **Select Product** | [Mandatory, Drop-Down]<br>Indicates the available CASA account products for account opening. |
| **Branch** | [Mandatory, Drop-Down]<br>Indicates the branch in which account is to be opened. |
| **Currency** | [Mandatory, Drop-Down]<br>Indicates the currency in which account is to be opened. |

2. From the **Select Product** list, select the appropriate product.
3. From the **Branch** list, select the appropriate branch.
4. From the **Currency** list, select the appropriate currency.
   The **Product Details** section appears.

**Open New Account**

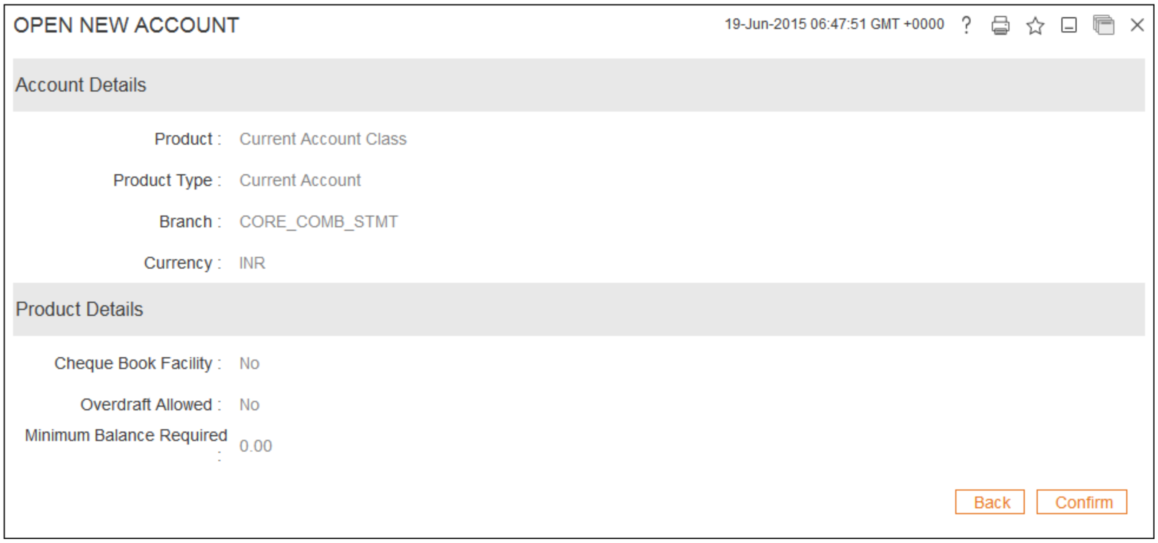



**Field Description**

| Field Name | Description |
|---|---|
| **Product Details** | |
| **Cheque Book Facility** | [Display]<br>Displays whether the cheque book facility is available or not for the selected product and currency combination. |
| **Overdraft Allowed** | [Display]<br>Displays whether the overdraft facility is available or not for the selected product and currency combination. |
| **Minimum Balance Required** | [Display]<br>Displays the minimum balance requirement of the product. |

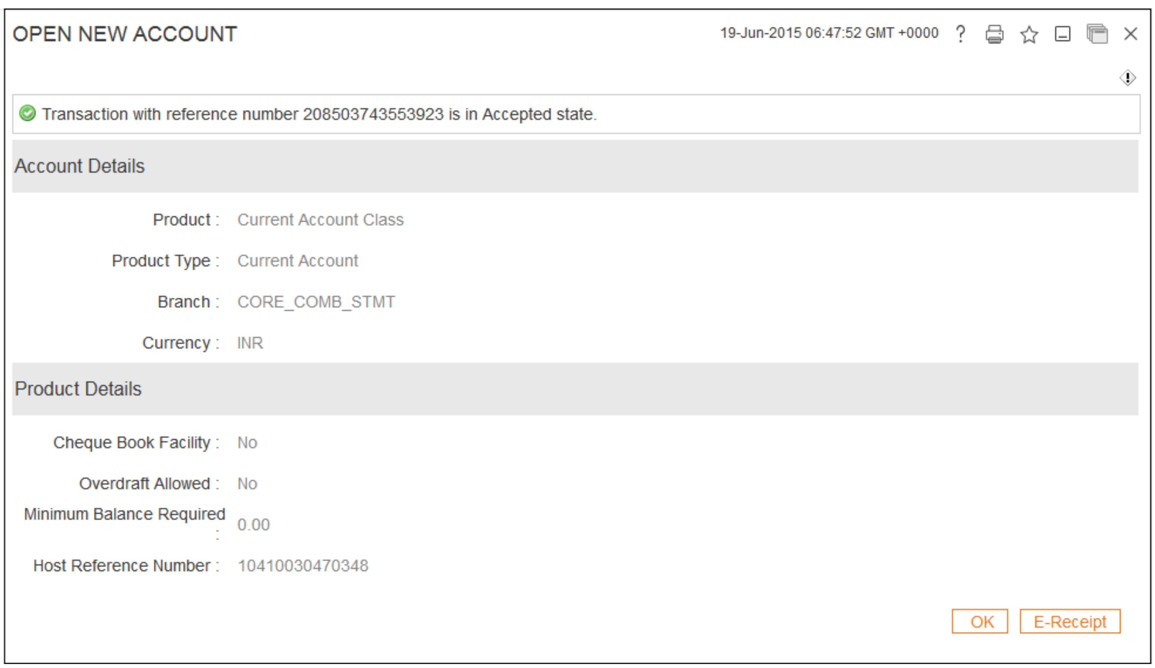
5. Click **Submit**.
The **Open New Account** verification screen appears.

**Open New Account -** verification




6. Click **Confirm**.
   The **Open New Account** confirmation screen appears.
   OR
   Click **Back** to navigate to the previous screen.
   The **Open New Account** screen appears.

**Open New Account - confirmation**




7. Click **OK**.
   The initial **Open New Account** screen appears.
   OR
   Click **E-Receipt** to generate the e-receipt.

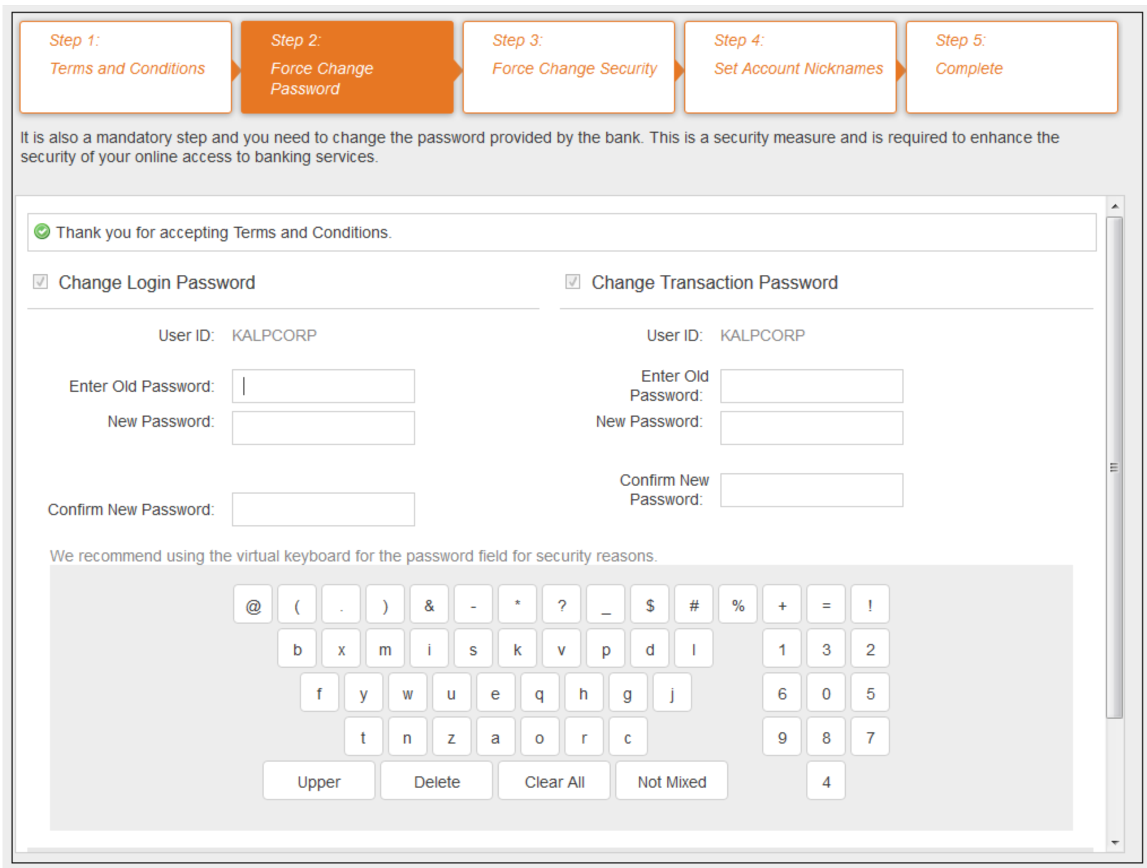
# 34. Force Change Password

During login, a first time user should be forced to change the initial login password and the transaction password (if configured) provided by the bank. The force change password will also be applicable when the password of the user has been reset by the bank administrator.

### To change a password

1. Logon to the **Internet Banking Application** through new **User ID** and the **Password**. The **Force Change Password** screen appears.

**Force Change Password**



**Field Description**

| Field Name | Description |
|---|---|
| **Change Login Password** | |
| **User ID** | [Display]<br>Displays the user Id. |
| **Existing Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the old password. |
| **New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password.<br>The password strength is displayed on entering the new password. |
| **Confirm New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password to confirm. |
| **Change Transaction Password** | |
| **User ID** | [Display]<br>Displays the user Id. |
| **Existing Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the old password. |
| **New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password.<br>The password strength is displayed on entering the new password. |
| **Confirm New Password** | [Mandatory, Alphanumeric, 18]<br>Indicates the new password to confirm. |
| **Use Virtual Keyboard** | [Optional, Check Box]<br>Indicates whether the user is entering the password by using virtual keyboard. |
| **Click here to enter by hovering** | [Optional, Check Box]<br>Indicates whether the user is entering the password by moving the mouse over the security keyboard characters without clicking on any of the keys. |

2. In the **Enter Old Password** field, enter the old password.
3. In the **New Password** field, enter the new password.
4. In the **Confirm New Password** field, re-enter the new password to confirm.
5. Repeat the steps from 2 to 4 for **Change Transaction Password**.

6. Click **Change**.
   The **Home/Landing** screen.
   OR
   Click **Clear** to clear the data in the fields.

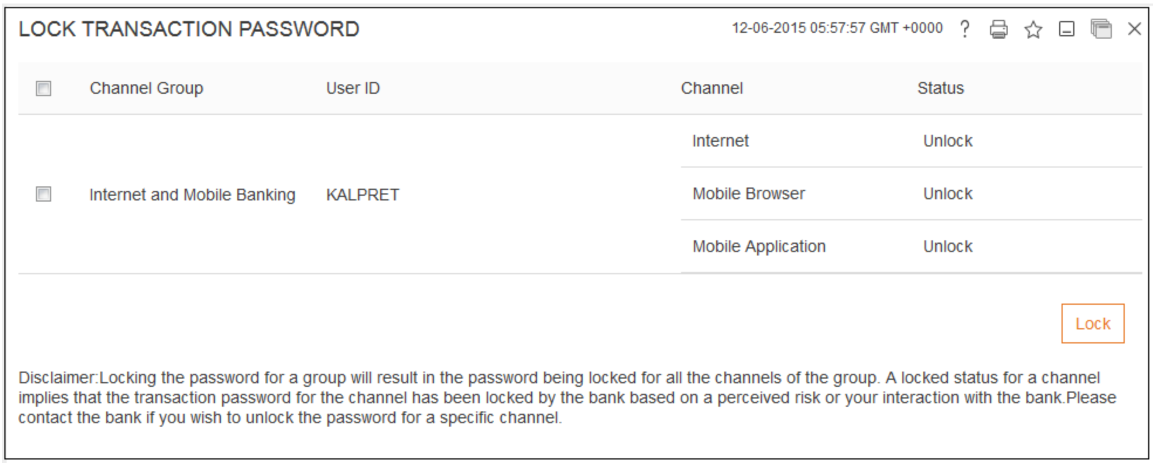
# 35. Lock Transaction Password

Using this option you can lock the transaction password. In order to unlock the password the password needs to reset which unlocks the transaction password.

**To lock a transaction password**

1. From the **Customer Services** menu, select **Self Services**, and then select **Lock Transaction Password**.
The **Lock Transaction Password** screen appears.

**Lock Transaction Password**

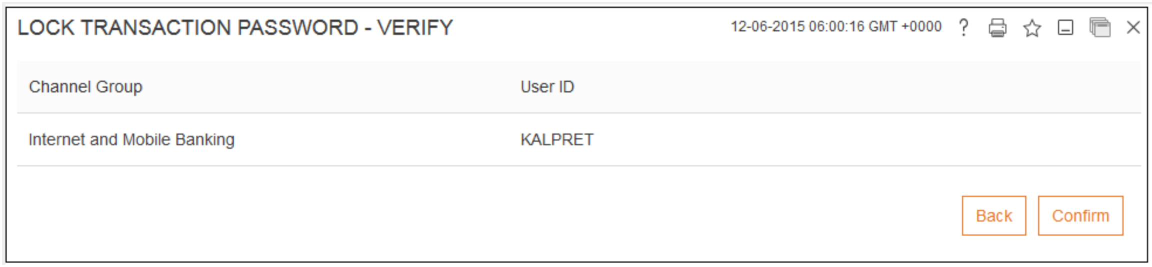



**Field Description**

| Field Name | Description |
|---|---|
| **Channel Group** | [Display]<br>Displays the channel group to which the user belongs. |
| **User Id** | [Display]<br>Displays the user ID for which transaction password needs to be locked. |
| **Channel** | [Display]<br>Displays the channel to which the user belongs. |
| **Status** | [Display]<br>Displays the status as lock/unlock. |

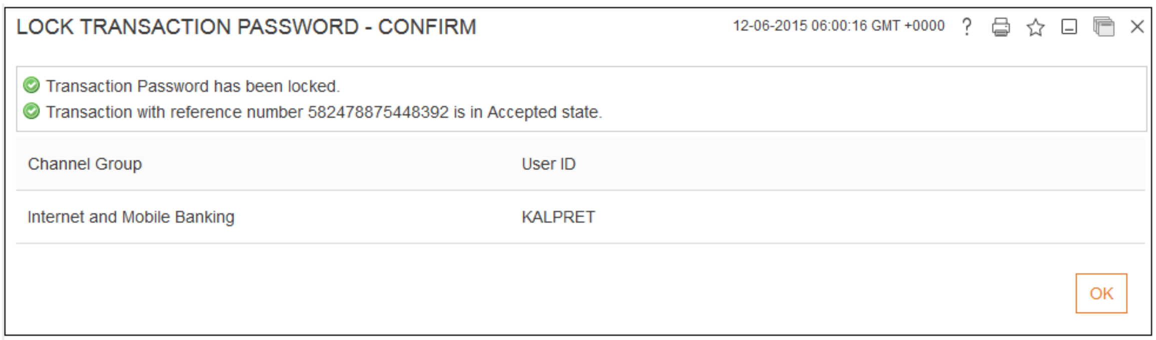
2. To lock the transaction password, select the **Channel Group** check box.
3. Click **Lock**.
The **Lock Transaction Password - Verify** screen appears.

**Lock Transaction Password - Verify**




4. Click **Confirm**.
   The **Lock Transaction Password – Confirm** screen with the status message appears.
   OR
   Click **Back** to modify the entered password.

**Lock Transaction PIN – Confirm**




5. Click **OK**.
   The **Lock Transaction Password** screen appears.

# 36. ATM / Branch Locator

Using this option you can view the address and location of the ATM and the branch.

**To locate ATM / Branch**

1. From the **Tools** menu, select **ATM and Branch Locators**.
   The **ATM Branch Locator** screen appears.

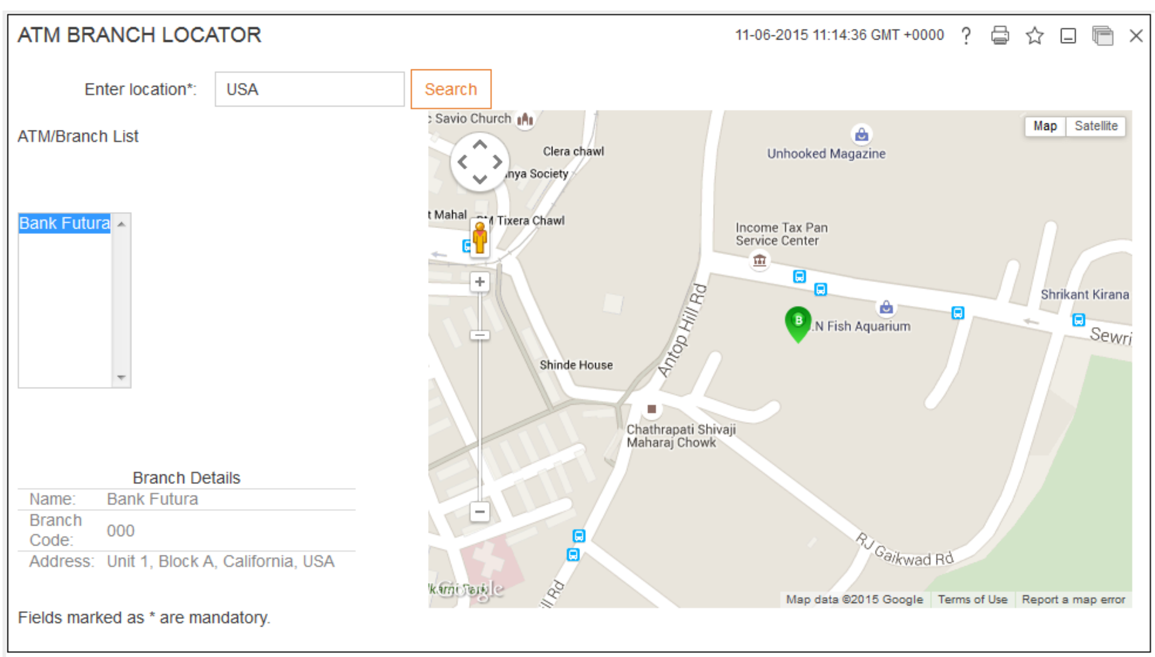
**ATM Branch Locator**


**Field Description**

| Field Name | Description |
|---|---|
| **Enter Location** | [Mandatory, Alphanumeric, 120]<br>Indicates the locality name to find the branch or ATM. |

2. In the **Enter Location** field, enter the locality name.
3. Click **Search**.
   The ATM and branches with the map appears.

**ATM Branch Locator**

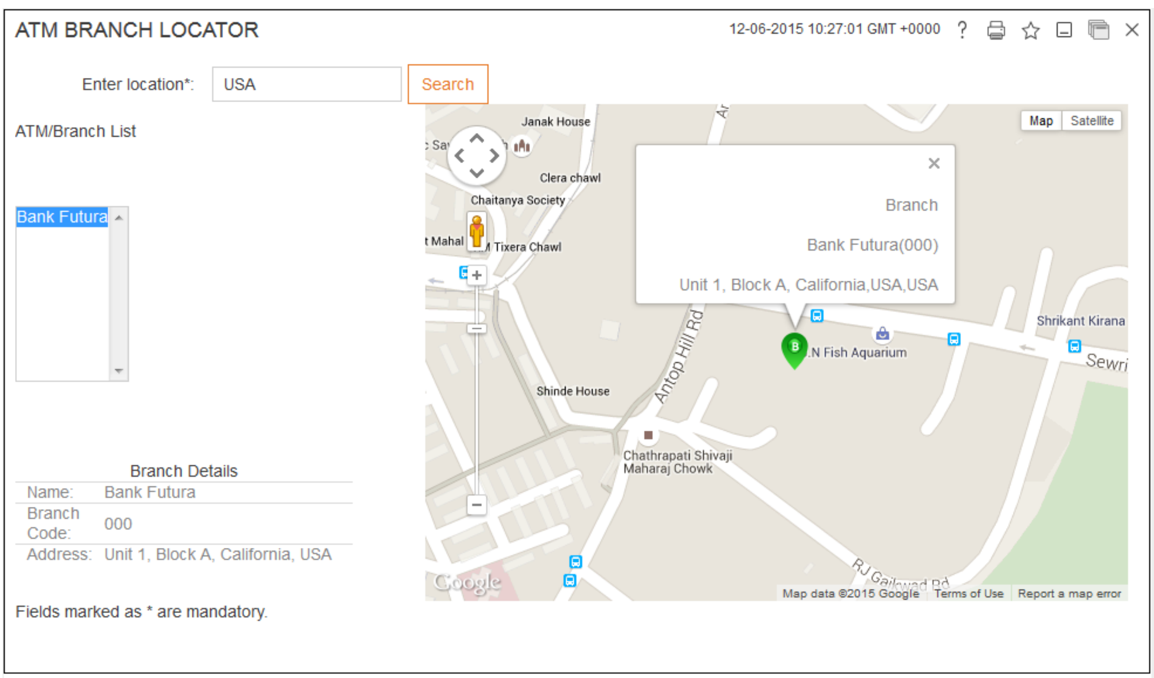


**Field Description**

| Field Name | Description |
|---|---|
| **ATM/ Branch List** | [Display]<br>Displays the **ATM / Branch** list. |
| **Brach Details** | |
| **Name** | [Display]<br>Displays the name of the branch of the bank. |
| **Branch Code** | [Display]<br>Displays the branch code of the bank. |
| **Address** | [Display]<br>Displays the address of the branch of the bank. |

4. Click the **Map/Satellite** to view the map of the **ATM/Branch Location** respectively.

**ATM Branch Locator**



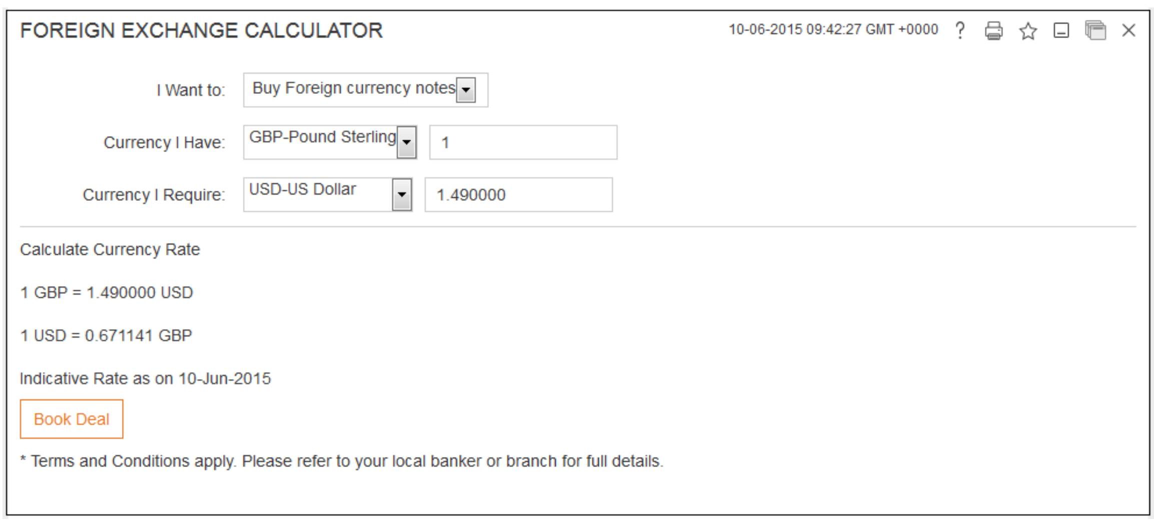
# 37. Foreign Exchange Calculator

Using this option you can calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travellers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

### To view foreign exchange calculator

1. From the **Tools** menu, select **Foreign Exchange Calculator**.
The **Foreign Exchange Calculator** screen appears.

**Foreign Exchange Calculator**




**Field Description**

| Field Name | Description |
|---|---|
| **I want to** | [Mandatory, Drop-Down]<br>Indicates the purpose for conversion.<br>The options are:<br>• Buy Foreign currency notes<br>• Buy Travellers cheque<br>• Make Fund Transfer<br>• Default value will be Buy Foreign currency notes |
| **Currency I Have** | [Optional, Drop-Down]<br>Indicates the currency to be sold for which the exchange rate is to be inquired. |
| **Amount** | [Mandatory, Numeric, 15]<br>Indicates the amount which the user will get post conversion. |

| Field Name | Description |
|---|---|
| **Currency I require** | [Mandatory, Drop-Down]<br>Indicates the buy currency for which the exchange rate is to be inquired. |

2. Click **Book Deal**.
   The **Deal Booking Transaction** screen appears.

# 38. Dashboard Widget Management

The business users are provided with a dashboard screen which displays widgets of different transactions.

This transaction allows users to specify dashboard widget preferences for their channels.

The business user can view and modify dashboard widget maintenance set for each channel themselves.

The user can enable or disable widgets to be displayed on the dashboard screens of their banking channels. By default only mandatory widgets will be displayed on the user's dashboard that have been enabled for the entity user type (to which the user belongs). The widgets displayed on dashboard will also depend on the role mapped to the user, i.e. a widget will be displayed on the user's dashboard only if it has been configured for the User Type and the Channel and also if the user has access to the particular transaction to which the widget belongs as per mapped role.

There will be limit on maximum number of widgets displayed on the dashboard. This depends on the pre-maintained configuration with the bank.

Initially the system displays only the default widgets. The default widgets will be a combination of the mandatory widgets and any other widgets set as default for the User Type and the Channel Combination.

The widgets selected will be displayed in next login, but not in the current login/session.

When the user switches from his Home Entity to a Foreign Entity, the widgets displayed will be a combination of the widgets available as per the user's access to widgets in the Home Entity and the widgets available in the Foreign Entity.

The **Dashboard Widget Management** screen will not be available for foreign entities.

**To perform dashboard widget management**

1. From the **Customer Services** menu, select **Dashboard Widget Management**.
   The **Dashboard Widget Management** screen appears.

**Dashboard Widget Management**


**Field Description**

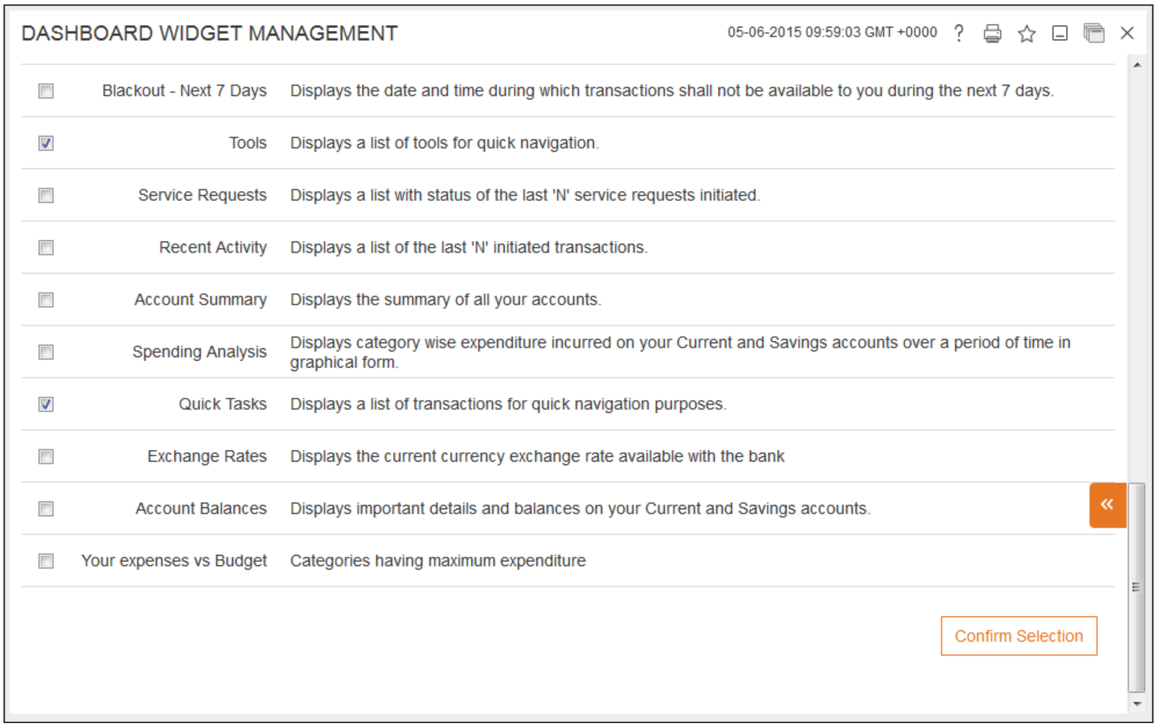
| Field Name | Description |
|---|---|
| **Select Channel** | [Mandatory, Drop-Down]<br>Indicates the channel. |

| Field Name | Description |
|---|---|

**Note**: Only those channels that are mapped to the user and for which configurable dashboard is applicable will be available for selection.

2. Click **Submit**.
   The widgets for the respective channels appear.

**Dashboard Widget Management**

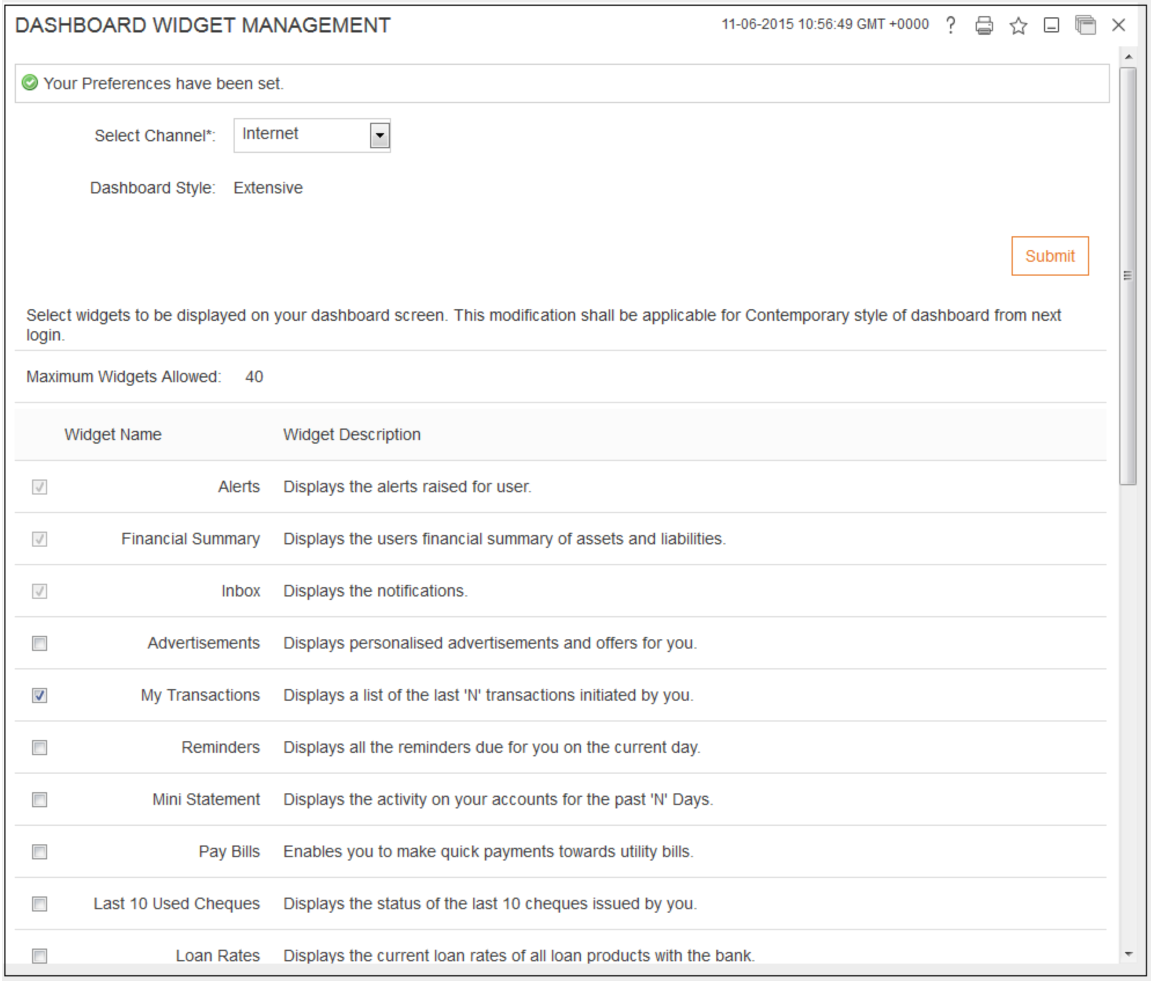



**Field Description**

| Field Name | Description |
|---|---|
| **Widget Name** | [Optional, Check Box]<br>Displays the available widgets to be selected. |
| **Widget Description** | [Display]<br>Displays the description for particular widget.<br>It displays the customer IDs and the account numbers of the selected account type under them. |

3. Check the checkbox for any widget which is to be displayed in **Dashboard Widgets** screen.

**Dashboard Widget Management**




4. Click **Confirm Selection**.
The **Confirmation** message for widget selection appears. These widgets appear in the **Dashboard Widget** screen.